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City of Santa Fe Springs 2000-2005 Housing Element



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1. INTRODUCTION

The City of Santa Fe Springs is located approximately 13 miles southeast of downtown Los Angeles and 18 miles north of the City of Long Beach. Neighboring cities clockwise from the northeast are Whittier, La Mirada, Cerritos, Norwalk, Downey, and Pico Rivera (refer to Figure 1 at the end of this chapter). The City lies at the convergence of two major transportation routes - Interstate Routes 5 and 605 - and is traversed by the Southern Pacific and Santa Fe rail corridors. Santa Fe Springs' regional location and proximity to major transportation corridors have been important factors contributing to the City's development as a predominately industrial community.

Santa Fe Springs incorporated in 1957, with the majority of its residential growth occurring during the 1950s. As the City developed primarily as an industrial community, residential uses are located in the peripheral areas of the City, with a large concentration of units located along the Western perimeter. Approximately ten percent of the City's total 5,500 acres is zoned for residential uses, and virtually all of these areas are now fully developed, with an estimated 4,665 housing units located in the City. A majority of the housing stock consists of single family homes, while multi-family units and mobile homes comprise a small portion of the total housing units.

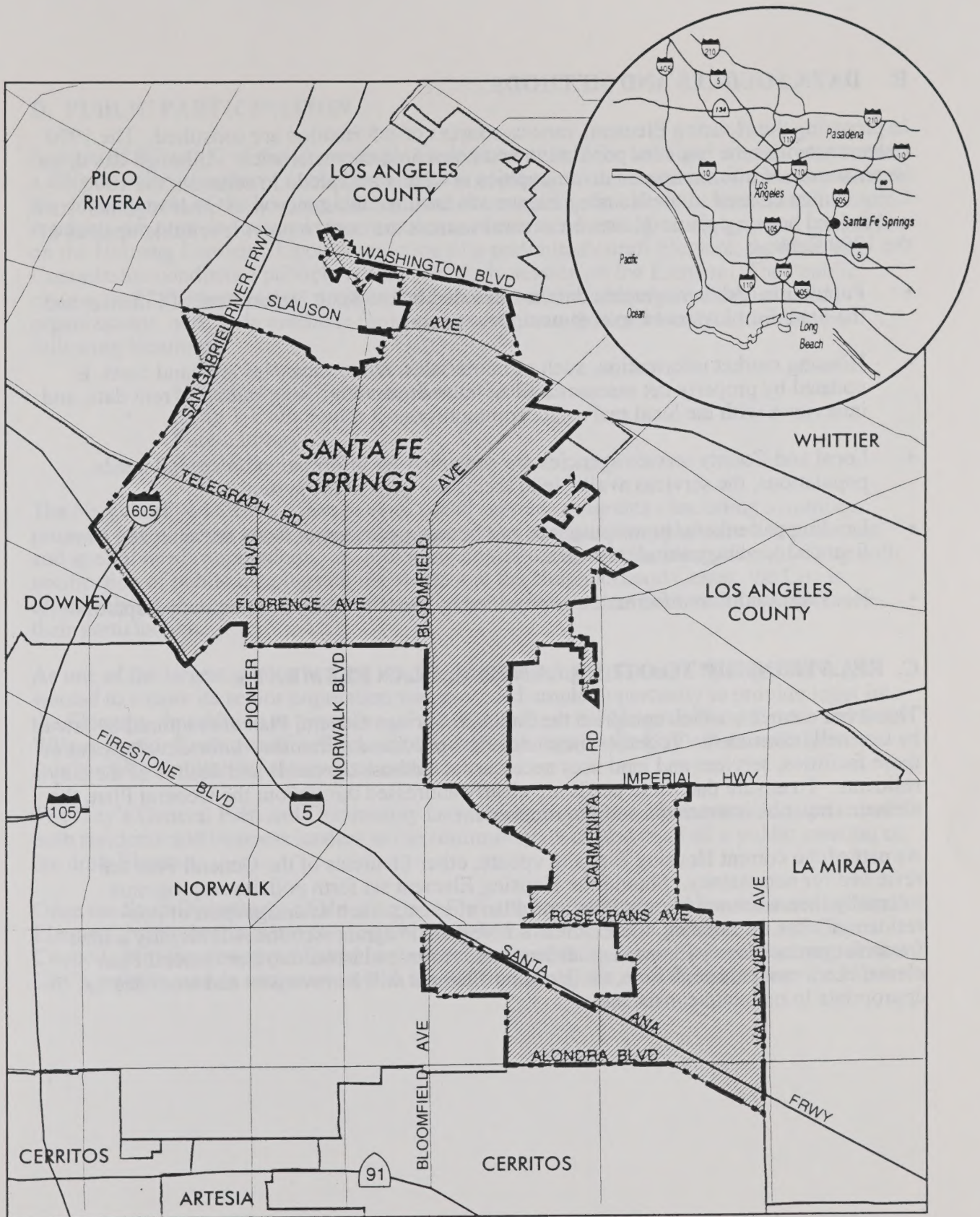
The 2000-2005 Housing Element continues the City's focus on conserving and rehabilitating the existing housing stock. In addition, several sites for both single family and multi-family development have been identified. Programs are also geared toward meeting the needs of lower income households and special needs groups.

A. ORGANIZATION OF THE HOUSING ELEMENT

This Housing Element is a five year housing plan extending from 2000-2005. It identifies policies, programs, and objectives that focus on the City's ability to: 1) conserve and improve existing affordable housing; 2) provide adequate housing sites; 3) assist in the development of affordable housing; 4) remove governmental and other constraints to housing development; and 5) promote equal housing opportunities for all segments of Santa Fe Springs' population.

The Housing Element consists of the following major components:

- An analysis of the City's demographic, household, and housing characteristics and trends (Section 2);
- A review of the potential market, governmental, and environmental constraints to meeting the City's identified housing needs (Section 3);
- An evaluation of the land, financial, and administrative resources available to address Santa Fe Springs' housing goals (Section 4); and
- A statement of the Housing Plan addressing the City's identified housing needs, including housing goals, policies, and programs (Section 5).



CITY BOUNDARY



North 0 2,400 4,800 feet

Figure 1
Regional Location

B. DATA SOURCES AND METHODS

In preparing the Housing Element, various sources of information are consulted. The 1990 Census provides the basis for population and household characteristics. Although dated, no better source of information on demographics is widely accepted. In addition, the 1990 Census must be used in the Housing Element to ensure consistency with other regional, state, and federal housing plans. However, several sources are used to provide reliable updates of the 1990 Census:

- Population and demographic data are updated by the State Department of Finance, and the State Employment Development Department.
- Housing market information, such as home sales, rents, vacancies and land costs, is updated by property tax assessor's files, internet sources listing sales and rent data, and interviews with the local real estate community.
- Local and County service agencies are consulted for information on special needs populations, the services available to them, and gaps in the system.
- Lending patterns for home purchase and home improvement loans are analyzed from financial lending institutions' data.
- Housing condition information is provided by the City Code Enforcement Department.

C. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

The seven elements which comprise the Santa Fe Springs General Plan are required by law to be internally consistent. Together these elements provide the framework for development of those facilities, services and land uses necessary to address the needs and desires of the City's residents. To ensure that these needs are clearly addressed throughout the General Plan, the elements must be interrelated and interdependent.

As part of the current Housing Element update, other Elements of the General Plan are reviewed for consistency. Should the Housing Element set forth policies or programs internally inconsistent with other General Plan elements, such as designation of non-residential sites for housing, the Element's Five-year Program Actions will identify a time frame for any necessary Element modifications. As amendments to other General Plan elements are made through time, the Housing Element will be reviewed and amended as appropriate to maintain consistency.

D. PUBLIC PARTICIPATION

Section 65583 (c)(5) of the Government Code states that, "The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort." City residents are provided several opportunities to recommend strategies, review, and comment on the Housing Element. Upon completion of a preliminary draft Element, the Planning Commission conducts a publicly advertised study session on the Element. The "public review draft" Element is then prepared and sent directly to interested individuals and organizations, and made available for review throughout the community, including the following locations:

- Neighborhood Center for Social Services
- Betty Wilson Senior Center
- Public library
- City Hall

The Neighborhood Center offers several social services programs - including a nutrition program and children services program - and serves as a gathering place for lower income and special needs populations. By providing copies of the draft housing element along with notification of public meetings on the element at the Neighborhood Center, the City is effectively reaching out to persons most effected by the element both to inform and invite their participation.

As one of the largest groups in need of affordable housing in Santa Fe Springs, the City wanted to ensure its senior population was provided ample opportunity to provide input into the Element. In addition to provision of the document at the Neighborhood Center and Betty Wilson Senior Center, staff will present the draft Element to the City's Senior Citizen Advisory Committee for review and comment.

The City's General Plan and Community Development Advisory Committee, comprised of both residents and business leaders in the community, will also conduct a public meeting on the draft Element.

Once the State Department of Housing and Community Development has reviewed the draft Element, public hearings are conducted before both the Planning Commission and City Council. Notification is published in the local newspaper in advance of each hearing, on the City's website, and in conjunction with the distribution of the draft Element described above.

2. HOUSING NEEDS ASSESSMENT

Assuring the availability and adequacy of decent, affordable housing is an important goal of the City. To this end, the following Needs Assessment describes and analyzes the various population, household, and housing characteristics within Santa Fe Springs, in an effort to determine the nature and extent of the community's specific housing needs.

A. POPULATION CHARACTERISTICS

A community's population characteristics affect the type and amount of housing needed. Age, race, employment, and population growth are all factors that influence not only the type of housing needed, but also the ability to afford housing. This section evaluates the various population characteristics in Santa Fe Springs that affect housing needs.

1. Population Growth Trends

Santa Fe Springs is a predominantly industrial community, with most of its residential neighborhoods built out by the 1950s. The 1999 population of the City is estimated by the California Department of Finance to be 16,313 persons. This represents a growth of 12.1 percent from the City's 1980 population and a 5.1 percent growth from 1990. In contrast, the County as a whole experienced more than 30 percent growth in population since 1980. Table 1 illustrates the population growth of Santa Fe Springs in relationship to its immediately surrounding jurisdictions. As shown in the Table, the surrounding cities have also experienced a greater rate of growth than has Santa Fe Springs, reflecting the City's limited residential areas.

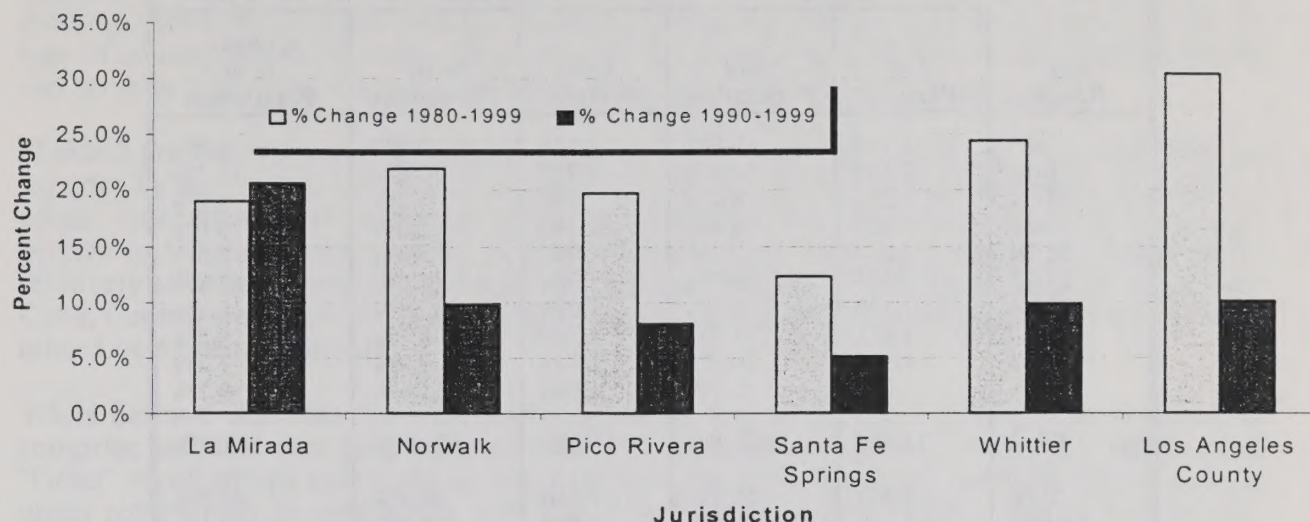
Table 1
Population Trends, 1980-1999

Jurisdiction	1980	1990	1999	% Change 1980-1999	% Change 1990-1999
La Mirada	40,986	40,452	48,818	19.1%	20.7%
Norwalk	84,901	94,279	103,498	21.9%	9.8%
Pico Rivera	53,387	59,177	63,916	19.7%	8.0%
Santa Fe Springs	14,520	15,520	16,313	12.3%	5.1%
Whittier	68,558	77,671	85,336	24.5%	9.9%
Los Angeles County	7,477,421	8,863,052	9,757,542	30.5%	10.1%

Source: 1980, 1990 U.S. Census; 1999 State Department of Finance

In contrast to the modest growth in population experienced during the 1980s and 1990s, Santa Fe Springs actually lost residents during the 1960s and 1970s. The City reached a peak population of 16,500 residents in 1960, and during the decade the City's population decreased by 10.6 percent to 14,750 persons. During the 1970's, the City's population was relatively stable, falling only 1.6 percent, resulting in a population of 14,520 in 1980. The growth in population since the 1980s is due both to modest growth in the City's housing stock, and a trend towards larger family sizes.

Figure 2
Population Trends, 1980-1999



Source: 1980, 1990 U.S. Census, 1999 State Department of Finance

2. Age Composition

The age characteristics of a community directly impact the community's housing needs, as different age groups have differing housing needs. For example, families with children require larger housing units, while single person households, such as an elderly person living alone, can live in smaller units.

Table 2 illustrates the age distribution of Santa Fe Springs residents in 1980 and 1990 as reported by the Census. In 1980, the median age for Santa Fe Springs residents was 26.8 years, well below the L.A. County median of 30.7 years. By 1990, the median age of City residents had climbed to 30.8 years, only slightly below the County median of 31.4 years. This increase in the median age reflects a proportional decline in children under 18 years of age from 33 percent in 1980 to 29 percent in 1990. In addition, the young to middle adult age group (age 25-44) grew from 25 to 30 percent of the population. The elderly age group (those 65 and over) experienced the greatest increase in population over the 1980-1990 period, growing from 5.9 percent of the population in 1980 to 11.6 percent in 1990.

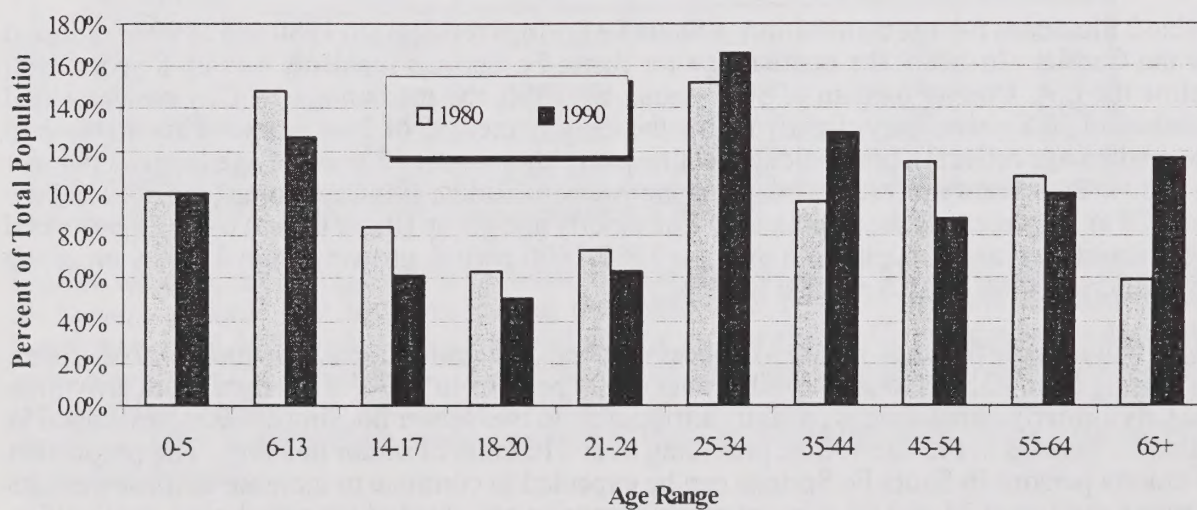
More telling is the fact that, in terms of sheer numbers, the senior population more than doubled, increasing from 855 persons in 1980 to over 1,800 persons in 1990. This significant growth in the City's elderly population is partially attributable to two senior housing projects developed in Santa Fe Springs in the late 1980s, providing over 316 units of senior housing. The proportion of elderly persons in Santa Fe Springs can be expected to continue to increase as those persons between the age of 35 and 64, who currently comprise one-third of the population, grow older, consistent with the nation-wide trend of a large aging population.

Table 2
Age Distribution, 1980 & 1990

Age Range	1980 (a)		1990 (b)		1990 (b)
	# of Persons	% of Population	# of Persons	% of Population	County % of Population
0-5	1,444	9.9%	1,544	9.9%	9.9%
6-13	2,152	14.8%	1,959	12.6%	11.1%
14-17	1,226	8.4%	959	6.2%	5.3%
18-20	925	6.4%	783	5.0%	5.0%
21-24	1,067	7.3%	977	6.3%	7.3%
25-34	2,216	15.3%	2,581	16.6%	19.8%
35-44	1,399	9.6%	2,001	12.9%	15.1%
45-54	1,671	11.5%	1,369	8.8%	9.5%
55-64	1,565	10.8%	1,543	9.9%	7.3%
65+	855	5.9%	1,804	11.6%	9.7%
Total	14,520	100.0%	15,520	100.0%	100.0%
Male	7,030	48.4%	7,546	48.6%	49.9%
Female	7,490	51.6%	7,974	51.4%	50.1%
Median Age	26.8		30.8		31.4

Source: (a) 1980 U.S. Census
(b) 1990 U.S. Census

Figure 3
Age Distribution, 1980 & 1990



Source: 1980, 1990 U.S. Census

3. Race and Ethnicity

The racial and ethnic characteristics of a community can help to identify its housing needs. Among other factors, issues such as cultural differences or recent immigration can influence the type of housing needed in a city. Identifying the racial and ethnic characteristics of a community can serve as a building block toward identifying the larger issues of housing need.

Table 3 presents the racial and ethnic composition of Santa Fe Springs in 1980 and 1990, as reported by the Census. As the Table reveals, the majority of the City's population is of Hispanic origin, comprising over two-thirds of the population in 1990. This is an increase from sixty percent in 1980, and well over the County proportion of 37.4 percent Hispanics. Attracted by relatively affordable housing and an already large Latino population, immigrants from Mexico, Cuba, Central and South America appear to be relocating to Santa Fe Springs, as well as many other Los Angeles locations.

While Latinos' numbers have increased in Santa Fe Springs, other racial groups continue to comprise only a minor proportion of the City's population. Blacks, American Indians, and "Other" racial groups each make up less than three percent of the City's total population and are under represented in comparison with Los Angeles County as a whole. Asians, though they account for only around four percent of the population, have more than doubled their share of the population since 1980. However, their share is still well below the total County share of more than 10 percent.

Table 3
Ethnic Composition

Race and Ethnicity	1980		1990		1990
	Population	% of Total	Population	% of Total	County % of Total
Hispanic	8,735	60.2%	10,549	67.2%	37.4%
White	5,343	36.8%	4,169	26.6%	41.1%
Asian/Pacific Islander	286	2.0%	683	4.4%	10.6%
Black	53	0.4%	242	1.5%	10.7%
Other	103	0.7%	47	0.3%	0.2%
Total	14,520	100.0%	15,700	100.0%	100.0%

Source: 1980&1990 U.S. Census

4. Employment

Evaluation of the types of occupations held by community residents provides insight into potential earning power and the segment of the housing market into which they fall. Information on how a community's employment base is growing and changing can help identify potential housing demand changes in the future.

According to the 1990 Census, 6,695 Santa Fe Springs residents were employed, representing a labor force participation rate of nearly 62 percent. As Table 4 indicates, over half of resident employment falls into two categories, *Technical, Sales, and Administrative Support* (35.2%), and *Operators, Fabricators, and Laborers* (23.2%). The State Employment Development Department, in their May 12, 1999 report, indicated that the unemployment rate in Santa Fe Springs is 7 percent. This is slightly higher than the County rate of 6 percent.

Table 4
Occupation of Residents, 1990

Job Category	Persons	% of Total
Managerial/Professional	995	14.9%
Technical, Sales, & Administrative Support	2,354	35.2%
Service Occupations	736	11.0%
Farming, Forestry, & Fishing	41	0.6%
Precision Production, Craft, & Repair	1,018	15.2%
Operators, Fabricators, & Laborers	1,551	23.2%
Total Employed Persons	6,695	100.0%

Source: 1990 U.S. Census

The City of Santa Fe Springs offers a strong industrial employment base, with over 62,000 jobs in 1994 (SCAG, Population and Employment Projections). This job base allows a large number of City residents to work within their community. The 1990 Census documents that nearly 21% of Santa Fe Springs residents also work within the City.

Santa Fe Springs is home to numerous major industrial employers. These include The Vons Companies, Accuride International, Sohnen Enterprises, McMaster Carr Supply Co., Burke Industries, and Trojan Batteries, all with over 300 employees. The City's employment base continues to expand, with SCAG estimating over 73,000 jobs in Santa Fe Springs by the year 2010.

B. HOUSEHOLD CHARACTERISTICS

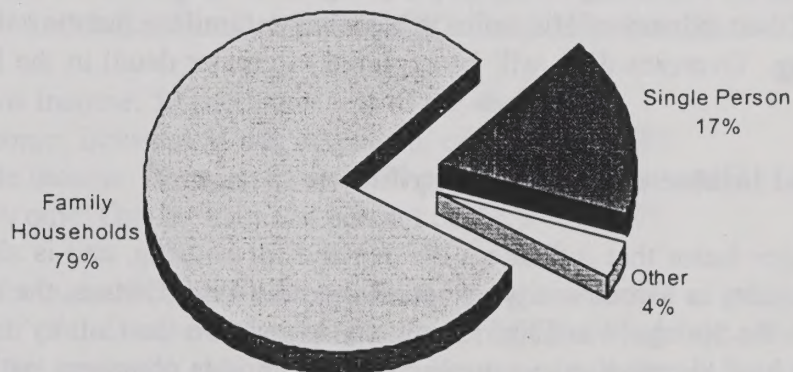
Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents. This section details the various household characteristics affecting housing needs, while Section D discusses specific existing household needs identified by SCAG.

1. Household Composition and Size

The Census defines a household as all persons who occupy a housing unit. This may include single persons living alone, families related through marriage or blood, or unrelated persons sharing living quarters. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households. Household characteristics are important indicators of the type and size of housing needs in a city.

The 1990 Census revealed that 79 percent of the 4,656 households in Santa Fe Springs were family households, while single person households accounted for around 17 percent of the total households. Figure 4 shows the household composition in 1990.

Figure 4
Household Composition, 1990



Source: 1990 U.S. Census

Household size is defined as the number of persons living in a housing unit. A noticeable change in the average household size over time reflects a change in the household composition of a city. For example, as the elderly population in a city grows, there will usually be a decline in the household size for that city.

According to the State Department of Finance, household size in Santa Fe Springs is estimated at 3.613 persons per household (1999). This represents an increase from 3.39 persons per household in 1980 and 3.46 persons per household in 1990. Table 5 explores the ethnic component of household size, as well as the differences in household size between owners and renters as documented in the 1990 Census.

Table 5
Household Size Characteristics, 1990

Race	Owner	Renter
White	2.29 pp/hh	2.76 pp/hh
Hispanic	4.03 pp/hh	3.30 pp/hh

Source: 1990 US Census pp/hh: persons per household

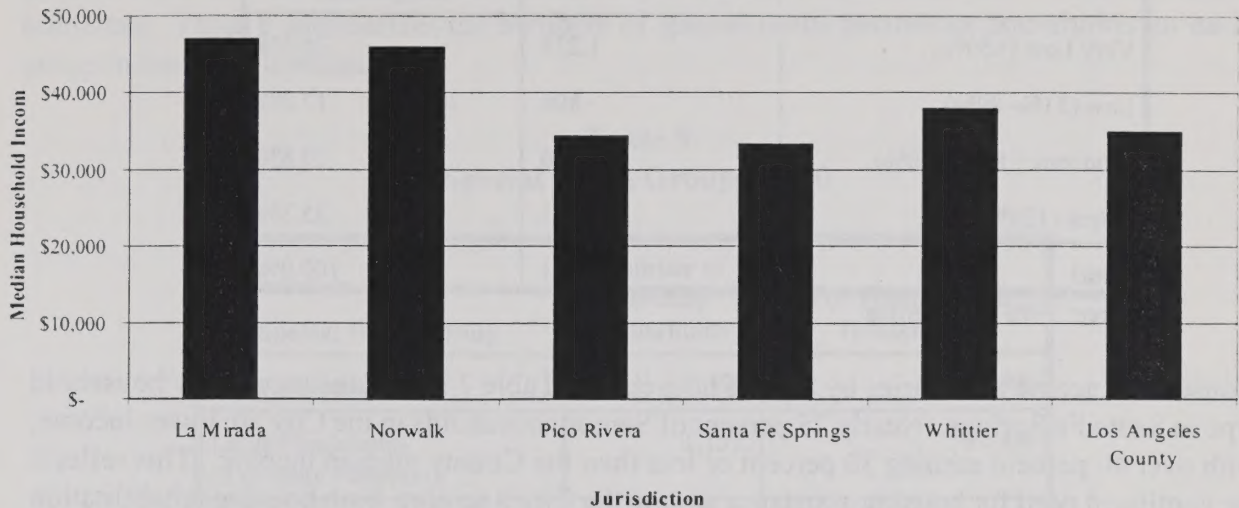
Note: Asian, Black, and Other ethnic groups are not included in this comparison, as these ethnic groups comprise only a small portion (6%) of the City population.

As the Table shows, there is a significant difference in the household size among White and Hispanic ethnic groups in Santa Fe Springs. Regardless of tenure, Hispanic households in Santa Fe Springs have a much larger household size than do White households. Among owners, Hispanic households have nearly two more persons per unit than do White households. This may be indicative of the tendency of Hispanics to have larger families, but may also be an indicator of overcrowding. Overcrowding will be explored in greater detail in the Regional Housing Needs section.

2. Household Income and Income Distribution

Income is a major factor that influences the demand for housing, and is also an indicator of housing affordability in a community. According to the 1990 Census, the median household income in Santa Fe Springs was \$33,313, slightly lower than the County median of \$34,965. Figure 5 shows how the median income in Santa Fe Springs compares with the neighboring communities. As this Figure shows, the median income of the surrounding communities is higher than that of Santa Fe Springs.

Figure 5
Median Household Income, 1990



Source: 1990 U.S. Census

The State Department of Housing and Community Development developed the following income categories based on the Median Family Income (MFI) of a Metropolitan Statistical Area (MSA):

- Very Low Income: 50 percent or less of the area's MFI.
- Low Income: Between 51 and 80 percent of the area's MFI.
- Moderate Income: Between 81 and 120 percent of the area's MFI
- Upper Income: Greater than 120 percent of the area's MFI.

Table 6 shows the household composition by income groups in Santa Fe Springs. As shown in the Table, over half of the households in Santa Fe Springs are Moderate and Upper Income. These households are generally able to afford market-rate single-family housing in Santa Fe Springs. However, nearly 44 percent of Santa Fe Springs households are lower income, earning less than 80 percent of the County median income. These low and very low income households are faced with greater constraints in locating affordable housing in the community.

Table 6
Households by Income Group, 1990

Income Groups	Households	% of Total Households
Very Low (<50%)	1,238	26.6%
Low (51%- 80%)	806	17.3%
Moderate (81%-120%)	966	20.8%
Upper (120%+)	1,641	35.3%
Total	4,651	100.0%

Source: 1990 U.S. Census

Household income also varies by type of household. Table 7 illustrates income by household type in Santa Fe Springs. Nearly 75 percent of Senior households in the City are lower income, with over 40 percent earning 30 percent or less than the County median income. This reflects the continued need for housing assistance among the City's seniors, both housing rehabilitation assistance for senior homeowners and rental assistance for Senior renters.

Nearly 40 percent of the City's large households (5 or more members) are lower income. This again indicates the possibility of housing overpayment or overcrowding among large households.

Table 7
Income by Household Type, 1990

Household Type	Extremely Low (0-30% MFI)	Very Low (31-50% MFI)	Low (51-80% MFI)
Seniors	43%	19%	13%
Small Related	11%	11%	20%
Large Related	9%	12%	17%
All Other Households	14%	1%	17%
Total	18%	12%	18%

Comprehensive Housing Affordability Strategy, 1990

3. Special Needs Groups

Certain segments of the population may have more difficulty in finding affordable housing due to special needs and circumstances. These groups, as defined by State law, include the elderly, persons with disabilities, large households, female-headed households, farm workers, and the homeless. Table 8 summarizes the numbers of special needs persons or households for each group in Santa Fe Springs.

Table 8
Special Needs Groups, 1990

Special Needs Group	Number of Persons/ Households	% of Total Persons/ Households
Elderly Households	1,066	22.9%
Large Households (5 or more members)	1,155	24.8%
Female-headed Households	719	15.5%
Farm Workers	41	0.6%*
Persons with Disabilities	1,393	9.0%
16 to 64 Years of Age	703	4.6%
65 Years and over	690	4.4%
Homeless Persons	5-10**	-

Source: 1990 U.S. Census

* Percent of employed persons 16 years and older

** As identified by interviews with service providers

Elderly Persons: Elderly persons have special housing needs due to three main factors: relatively low incomes, health care costs, and physical disabilities. Many elderly persons are retired and living on fixed incomes. At the same time, they face increasing health-related costs. Some elderly persons are disabled or have other self-care limitations, and thus require special home care or assistance with daily home tasks.

According to the 1990 Census, elderly households account for nearly 23 percent of the total households. Over 40 percent of the elderly are living alone, while 38 percent suffer from a disability. Approximately 59 percent of the elderly were home owners, while 41 percent were renters.

The Census reports that approximately one-third of elderly households suffer from a housing problem, either overpayment, overcrowding, or living in substandard conditions. Of these households with a housing problem, 68 percent are renters.

Nearly 75 percent of the City's elderly households are lower income (80% or less of the County median). However, only 35 percent of the elderly spend 30 percent or more of their income on housing, compared to more than 46 percent Countywide, indicating that the City has been somewhat successful in meeting the needs of the elderly.

The City currently has 367 assisted rental units for elderly households. However, given that 68 percent of elderly renter households have a housing problem, an unmet need still exists.

In addition to assisted housing units the City provides services to the elderly through the Neighborhood Center and the Betty Wilson Center. The two centers provide case management services for many housing related issues, including home improvement rebates, as well as registry for in-home supportive services. The centers also provide educational, health, nutritional and legal services to the elderly.

Persons with Disabilities: Physical and mental disabilities can hinder a person's access to facilities, including traditionally designed housing units. A disability can also hinder a person's ability to earn income. As Table 8 has shown, 9 percent of Santa Fe Springs residents suffer from some type of disability. Of the 1,393 residents with disabilities, nearly half are 65 years of age or over.

Lower income persons with disabilities are likely to require housing assistance. Their need is further compounded by costly design and location requirements. Accessible units may require ramps, holding bars, special bathroom designs, wider doorways, lower cabinets, and other interior and exterior design features. As previously discussed, the City maintains assisted rental units for elderly persons, but an unmet need still exists.

In order to continue meeting the needs of persons with disabilities, the City is in the process of completing the Lakeland Manor complex sponsored by AbilityFirst, formerly the Crippled Children's Society. The complex will consist of 25 units specifically designed for persons with disabilities.

In addition to providing housing for persons with disabilities, several facilities located in and around the City provide other supportive services. Table 9 shows the facilities as well as the services provided.

Table 9
Facilities Serving Persons with Disabilities

Facility	Services Provided
ALMA Family Services 9140 Whittier Blvd. Pico Rivera	Provides support services to persons with disabilities.
Mercedes Diaz Home 11102 Davenrich Santa Fe Springs	Provides adult residential care to a maximum of 6 persons with developmental disabilities.
Milestones Behavioral Treatment Program 12510 East Slauson Ave. Santa Fe Springs	Provides adult day care services to 45 persons with developmental disabilities.
Whittier Area Parents Association for the Developmentally Handicapped (WAPADH) 11980 Telegraph Road Santa Fe springs	Provides adult day care services to 80 persons with developmental disabilities.

Source: City of Santa Fe Springs, June 2000

Large Households: Households with five or more members have special needs due to the limited availability of adequately sized, affordable units. Large households often live in overcrowded conditions due to their relatively low incomes and the limited availability of large, affordable housing units.

Santa Fe Springs had 1,155 large households in 1990. Of these, 389 (34 percent) were renters. However, only 293 rental units had three or more bedrooms, according to the 1990 Census. Because of this imbalance between households and housing units, some large households are forced to live in overcrowded conditions. Though many large households were able to acquire large rental units, many are still living in overcrowded conditions (more than one person per room), as most of the large rental units are three bedroom units.

Female-Headed Households: Single-parent households, especially female-headed households, are generally characterized by lower incomes and a greater need for affordable housing. Additionally, single parent households need accessible day care, health care, and other supportive services. These households often have limited housing options and lack access to supportive services due to their relatively low incomes.

1990 Census data shows that there were 719 female-headed households, accounting for over 15 percent of the total households in Santa Fe Springs. Of these households, 377 had children under the age of 18 and 163 were living below the poverty level.

Through the Section 8 rental assistance program, the City can help meet the affordable rental housing needs of female-headed households, and the HARP program can provide ownership

units at affordable prices for many of the female-headed households in the City. In addition the City provides childcare at three different locations throughout the City.

For female-headed households at risk of becoming homeless, the Salvation Army Transitional Shelter in Whittier provides transitional living to female-headed households with children. Also, the Battered Women's Shelter in Whittier provides emergency shelter to mothers and their children who are in immediate danger.

Homeless Persons: Due to the predominately industrial character of Santa Fe Springs, the built environment is very inhospitable to the homeless population. This being the case, the City does not attract many transients. Those homeless persons who pass through the City congregate in such areas as commercial areas and public parks, and include single men and women, as well as families.

In order to help combat the problem of homelessness, the City received a Federal Emergency Management Assistance (FEMA) grant. The grant is used to provide overnight shelter and food for homeless persons. In addition, the Social Service Advisory Committee conducts fund raisers to further aid in the cost of these efforts.

Current facilities that assist the homeless population of Santa Fe Springs include a Salvation Army transitional housing facility located in the northern part of the City, which can accommodate 35 individuals. Also, the Rio Hondo Temporary Shelter located in Norwalk provides emergency shelter for up to 110 individuals.

The City will continue to support and permit emergency shelters and transitional housing facilities on sites reviewed and evaluated through the CUP process. Conditions of approval will not be recommended beyond those necessary to ensure health, safety, and welfare.

Farm Workers: Farm workers are defined as persons whose primary income is earned through seasonal agricultural labor. Their housing needs stem from their relatively low incomes and the unstable nature of their jobs.

In 1990, there were 41 Santa Fe Springs residents employed in farming, forestry, and fishing occupations. This accounts for less than one percent of the total employment of the residents. Given so few residents employed in this industry, farm workers require no special program of their own, as their housing needs can be met through the City's overall programs for housing affordability.

C. HOUSING STOCK CHARACTERISTICS

This section of the Housing Element addresses various housing characteristics and conditions that affect the well-being of Santa Fe Springs residents. Housing factors evaluated include the following: housing stock and growth, tenure and vacancy rates, age and condition, and housing costs.

1. Housing Growth

Santa Fe Springs developed as a predominately industrial community with limited areas of residential use. The City encompasses 9 square miles of which approximately 82 percent is planned for industrial use, 9 percent for residential use, and the balance for commercial, public facilities, and open space uses. While the majority of housing development is concentrated in the westernmost portion of the City-removed from industrial uses- small pockets of housing also occur along the City's eastern periphery adjoining residential areas outside the City.

In January 1990, the total number of housing units in Santa Fe Springs was 4,826, reflecting a growth of more than 10 percent from 1980 (See Table 10). As of January 1999, the State Department of Finance (DOF) reported 4,665 housing units in the City, reflecting a 161 unit decrease from 1990. However, the City disagrees with this estimate, and believes that the demolition of the 81-unit Florence Fountain apartment complex, which was replaced by 19 affordable single-family homes, was counted twice by the Department of Finance between the years of 1994 to 1996. The City believes that the actual number of units should be 4,746 reflecting a more modest net loss of 80 units (1.6%).

Table 10
Housing Growth Trends, 1980-1999

Jurisdiction	1980	1990	1999	1980-1990 % Change	1990-1999 % Change
La Mirada	12,492	13,041	14,934	4.4%	14.5%
Norwalk	25,827	27,300	27,689	5.7%	1.4%
Pico Rivera	15,884	16,102	16,514	1.4%	2.6%
Santa Fe Springs	4,382	4,826	4,665*	10.1%	-3.3%
Whittier	27,796	28,758	29,214	3.5%	1.6%
Los Angeles County	2,885,578	3,174,142	3,261,750	10.0%	2.8%

Source: 1980, 1990 Census, 1999 State Department of Finance

* The City believes their actual unit count should be 4,746 based upon the double counting of an apartment complex demolition, which would represent a net loss of 1.6% from 1990 to 1999.

As Table 10 shows, between 1980 and 1990, the housing stock in Santa Fe Springs grew at a faster rate than neighboring cities, and equivalent to the growth rate of the County as a whole. However, from 1990 to 1999, the modest growth in housing stock was outpaced by unit demolitions. The limited new development that did occur in the City was primarily a result of regulatory and/or financial incentives offered by the City, and includes the following developments:

- 53 townhomes behind the Promenade Shopping Center
- 35 units of transitional housing operated by Salvation Army
- 19 affordable single-family homes (replacement for Florence Fountain Apartments)
- 25 affordable apartment units for disabled persons (AbilityFirst, under development)
- 17 new homes developed as part of the HARP program
- 87 unit master planned Sunshine Terrace family housing developed in partnership with the County (located adjacent to the City in the unincorporated County).

2. Housing Type and Tenure

Over half of the housing stock in Santa Fe Springs was constructed during the 1950s at a time when much of the City's land remained undeveloped. The detached single-family housing which was developed during this time constitutes the majority of Santa Fe Springs' current housing stock. From 1960 to 1970, as residential land became less available, the proportion of multi-family dwellings in the City began to grow at a moderate rate. However, from 1970 continuing into the mid-1980s, the number of multi-family units increased more than 2 ½ times, growing from 7 percent of total housing units in 1970 to 25 percent in 1980. This includes the introduction of approximately 100 townhouses.

Housing growth between 1980 and 1990 was characterized by in-fill development of multi-family apartments and condominiums, resulting in a change in the composition of the City's housing stock, moving from almost exclusively single-family to more of a mix of single and multi-family units. Single-family dwellings do, however, remain the predominant housing type in the City, constituting over 65 percent of all housing units in 1999 (refer to Table 11). Future housing growth in Santa Fe Springs will consist almost entirely of multi-family development, as indicated by the sites analysis presented in Section 4 of this Housing Element.

Table 11
Housing Unit Mix, 1990 & 1999

Housing Type	1990		1999	
	Number of Units	% of total	Number of Units	% of total
Single-family				
Detached	2,995	62.2%	3,044	65.3%
Attached	236	4.9%	265	5.7%
Multi-Family				
2-4 Units	99	2.1%	107	2.3%
5+ Units	1,318	27.4%	1,128	24.2%
Mobile Homes	169	3.4%	121	2.5%
Total Housing Units	4,817	100.0%	4,665*	100.0%
Total Occupied	4,656	100.0%	4,509	100.0%
Owner-occupied	3,020	64.9%	N/A	N/A
Renter-occupied	1,636	35.1%	N/A	N/A
Vacancy Rate	3.8%		3.3%	

Source: 1990 U.S. Census, 1999 State Department of Finance

* The City believes the actual number of units should be 4,746, due to the double counting of an 81- unit apartment complex demolition.

For the past several decades, Santa Fe Springs has been a predominantly owner-occupied community, with owners accounting for 71 percent of all occupied units, according to the 1990 Census. Through its Housing Acquisition and Rehabilitation Program (HARP), the City seeks to maintain a high degree of owner-occupied units in its single-family neighborhoods. Very limited opportunities exist for future single-family development in Santa Fe Springs. Multi-family development may continue to be accommodated through in-fill, and in underutilized commercial areas. As multi-family development increases relative to single-family uses, the City will likely experience a growing proportion of renter-occupied households.

3. Age and Condition of Housing Stock

Table 12 illustrates the period in which housing units were built in Santa Fe Springs. The majority of the City's housing was developed during the 1950s, characterized by modest single-family tract homes. Reflective of the continued growth in Los Angeles County, an additional one-third of the City's current housing units were constructed during the 1960s and 1970s. As the City's residential neighborhoods became more built-out, residential growth began to slow. Less than 20 percent of the housing stock was built after 1980.

Table 12
Age of Housing Stock, 1990

Year Built	# of Units	% of Total
1939 or earlier	41	0.9%
1940 - 1949	346	7.2%
1950 - 1959	2,530	52.5%
1960 - 1969	420	8.7%
1970 - 1979	6	0.1%
1980 - 1990	942	19.6%
Total	4,817	100.0%

Source: 1990 U.S. Census

The accepted standard for major rehabilitation needs is after 30 years. In 1990, approximately 60 percent of the City's housing stock was over 30 years old. Currently, 75 percent of the City's housing is 30 years or older. This indicates the need for continued maintenance of over 3,500 units to prevent widespread deterioration of the City's older housing stock. The City implements an active code enforcement, rental inspection, and residential rehabilitation program to support the maintenance of the housing stock.

Housing Condition Survey: A windshield survey was conducted in July of 1990 to evaluate the structural condition of the City's housing stock. The survey covered the three major residential areas of the City. Based on the exterior condition, each unit was rated as 1) good, 2) adequate, 3) substandard: suitable for rehabilitation, or 4) substandard: needs replacement.

The results of the survey showed that 1,451 units were rated good; 1,330 units were rated adequate; 11 were rated substandard, but suitable for rehabilitation; and one unit was rated substandard and unsuitable for rehabilitation. This indicates that the housing stock in the City was, at that time, generally in relatively good physical condition. However, the high number of "adequate" characterizations indicated that repairs were needed on many homes in order to stem physical deterioration.

Current interviews with the City's code enforcement staff reported that the housing stock continues to be in good physical condition. The City has implemented a property maintenance ordinance which mandates the upkeep of properties. Also, the City maintains an annual rental inspection program to stay informed of the current condition of rental properties. The City's rebate and home repair programs for housing rehabilitation improvements also contribute to the good physical condition of the housing stock. Finally, the Housing Acquisition and Rehabilitation Program (HARP) provides for the upgrading and/or replacement of substandard housing combined with home ownership assistance.

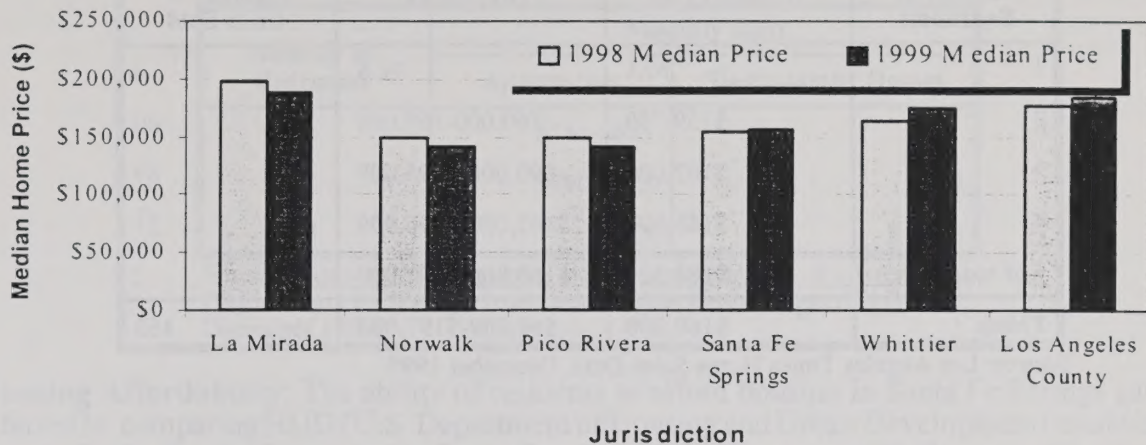
While City code enforcement personnel indicate the presence of very few problems, they do note that decay in the housing units often results from overcrowding. However, overcrowding is not widespread and the City is taking steps to keep this from becoming a larger problem.

4. Housing Costs and Affordability

The cost of housing, when compared with the income of the community residents, determines the affordability of housing in the community. If housing costs are high relative to the local incomes, problems such as overcrowding and heavy cost burden can be prevalent. This section presents current information on the ownership and rental housing costs in Santa Fe Springs and evaluates the affordability of housing for the City's low and moderate income households.

Ownership Housing: Recent information on housing sales prices has been obtained from the Southland Home Prices segment of the Los Angeles Times and is presented in Figure 6. The data includes sales of new and existing detached single-family homes and condominiums sold by home builders, real estate agents and homeowners. Data is provided for Santa Fe Springs and the surrounding communities.

Figure 6
Median Home Prices, 1998 & 1999



Source: California Association of Realtors, sales data for the third quarter, 1998, 1999.

As illustrated in Figure 6, the average selling price in October 1999 for homes in Santa Fe Springs was \$156,500, as compared to \$184,000 for all homes sold County-wide. This represents a slight increase over sales prices in the City during 1998, whereas the neighboring areas have seen a slight decrease over the same time period. However, with the exception of La Mirada, Santa Fe Springs and the surrounding communities share similar housing prices.

Detailed market sales data for Santa Fe Springs is provided in Tables 13 and 14. A total of 152 single-family homes were sold in the City during the one-year period between October 1998 and October 1999, ranging in price from \$60,000 to \$197,000. Over half of the homes sold were three bedroom units, indicating that homes available on the market are a good match for the City's many large households.

There have been far fewer condominiums than single-family homes sold in Santa Fe Springs, with only 31 sold during this period. The median price for a condominium unit is \$146,000, only \$10,000 below the median price for a single-family home. Condominiums are typically newer units in Santa Fe Springs, whereas single-family homes are predominantly older and thus more moderately priced. Three bedroom units also dominate the condominium sales in Santa Fe Springs.

Table 13
Single-family Residential Sales, 1998-1999

Number of Bedrooms	Median Price	Price Range	Number of Units Sold
1	N/A	N/A	0
2	\$139,750	\$60,000-168,000	40
3	\$162,000	\$90,000-\$195,000	89
4	\$168,000	\$145,000-\$196,000	21
5 or more	\$188,500	\$180,000-\$197,000	2
Totals	\$160,000	\$60,000-\$197,000	152

Source: Los Angeles Times Home Sales Data, December 1999

Table 14
Condominium Sales, 1998-1999

Number of Bedrooms	Median Price	Price Range	Number of Units Sold
1	N/A	N/A	0
2	\$102,705	\$96,000-\$110,000	4
3 or more	\$140,000	\$120,000-\$172,000	27
Totals	\$137,500	\$96,000-\$172,000	31

Source: Los Angeles Times Home Sales Data, December 1999

Rental Housing: Based on rent data collected from various internet sites and interviews with the City Housing Division, the median rents in Santa Fe Springs are similar to rents of the surrounding communities. As illustrated in Table 15, one bedroom apartments rent for \$514-\$675 per month in Santa Fe Springs. In comparison, one-bedroom apartments in Pico Rivera charge in the range of \$515-\$647 per month, while rents in Norwalk begin slightly higher at \$550 per month. Two-bedroom rentals in Santa Fe Springs range from \$700 to \$875 per month, while three-bedroom rentals are only \$825 per month, though the availability of three bedroom units is extremely limited.

According to the 1990 Census, only 10 percent of single-family homes in Santa Fe Springs were utilized as rentals. The current rental ranges for single-family homes are \$800 per month for a two-bedroom unit and \$1,000 per month for a three-bedroom unit. While three-bedroom single-family homes are more prevalent than comparably sized apartment units, the overall availability of single-family rental homes remains limited.

An estimated 23 percent of mobile homes are renter-occupied, as reported by the 1990 Census. Current mobile home space rents in the City range from \$257 to \$350 per month, with a median rental rate of \$268.

Table 15
Rental Prices, 1999

Number of Bedrooms	Monthly Rent	
	Apartments	Single-family Homes
1	\$514-\$675	
2	\$700-\$875	\$800
3	\$825	\$1,000

Sources: www.springstreet.com, www.apartments.com, www.rent.net,
City of Santa Fe Springs: Interview with the Rental Inspection Officer,
December 1999.

Housing Affordability: The ability of residents to afford housing in Santa Fe Springs can be inferred by comparing HUD (U.S. Department of Housing and Urban Development) established income limits for the Los Angeles-Long Beach metropolitan area with the cost of renting or owning a home in Santa Fe Springs. Table 16 details the maximum affordable housing cost for a four-person household, based on the standard ratio of 30 percent of income towards housing costs. Income levels and subsequent affordable payments would be adjusted downward for smaller households and upward for larger households. The median income from 1999 is used to correspond with the most recent housing sales data of 1999.

Comparison of the maximum affordable housing costs in Table 16 with housing sales and rent prices in the City (Tables 13, 14, and 15) indicates that market rents are generally affordable to the City's low-income households; however, very low-income households are unable to afford even the least expensive two bedroom rental units. This being the case, they will likely need rental assistance in some form, or be faced with a large cost burden or overcrowded conditions in order to obtain housing. The Section 8 rental assistance program assists approximately 94 very low-income households in Santa Fe Springs. In addition, the City contains approximately 162 units of subsidized low-income rental housing which also addresses this affordability gap for very low-income households.

In terms of affordability of the City's ownership housing, sales prices are such that moderate and even some low-income households can afford market-rate housing. However, the necessary down payment may serve as a significant obstacle to home purchase for many of these households. Through the City's HARP program, as well as through the County Mortgage Credit Certificate (MCC) and Affordable Home Ownership programs, low and moderate-income households are provided funding support for home ownership.

Table 16
Housing Affordability, 1999

Income Groups	Very Low (0-50% MFI)	Low-income (51-80% MFI)	Moderate (81-120% MFI)
Median Family Income (1999)	\$25,650	\$41,050	\$61,550
Owner Affordability			
Monthly Affordable Rent ¹	\$641	\$1,026	\$1,539
Property Taxes, Utilities, and Insurance Allowance ²	\$275	\$325	\$325
Mortgage Payment ³	\$366	\$701	\$1,214
Maximum Affordable Home Price	\$57,619	\$110,323	\$190,950
Renter Affordability			
Monthly Affordable Rent	\$641	\$1,026	\$1,539
Utility Allowance	\$50	\$50	\$50
Maximum Affordable Rent	\$591	\$976	\$1,489

1. Income levels and monthly affordable rent are based on payments of no more than 30% of household income for a four-person household. Smaller households will have a lower threshold and larger households will have a higher threshold.
2. Property Taxes and Insurance are based on averages for the region.
3. Affordable home price is based on a down payment of 10%, annual interest of 7.5%, a 30-year mortgage, and monthly payment of 30% of gross household income.

D. SHARE OF REGION'S HOUSING NEEDS

State law requires that all regional councils of government, including the Southern California Association of Governments (SCAG), determine the existing and projected housing need for its region. SCAG must also determine the share of need allocated to each city and county within its region, through a process called the Regional Housing Needs Assessment (RHNA).

1. Existing Housing Needs

In order to preserve or enhance the existing quality of life in the community, the City must measure and seek to alleviate housing problems. The Department of Housing and Urban Development (HUD) and SCAG have developed an existing need statement that details the number of households that overpay for housing, live in overcrowded conditions, or reside in substandard housing. The overcrowding and overpayment housing problems are defined below:

Overcrowding: A housing unit that is occupied by more than one person per room, excluding kitchens, bathrooms, hallways, and porches, as defined by the Federal Government.

Overpayment: A household paying more than 30 percent of its gross income for rent or mortgage, including costs for utilities, property insurance, and real estate taxes as defined by the Federal Government.

According to the 1990 Comprehensive Housing Affordability Strategy (CHAS) data, approximately 44 percent of Santa Fe Springs households either overpay for housing or live in overcrowded conditions. As is generally the case, housing problems are more prevalent among renters in Santa Fe Springs, where nearly 68 percent had one or more housing problems. Among owners, 32 percent had housing problems.

Overcrowding: Overcrowding occurs when the relatively high costs of housing force households to double up with other households, or live in smaller housing units in order to be able to afford food and other basic needs. In either case, living in overcrowded conditions leads to more rapid deterioration of homes. In the case of doubling up, more traffic and a shortage of on-site parking results.

The 1990 CHAS data show that nearly 19 percent of Santa Fe Springs households lived in overcrowded conditions. This is an increase from 11 percent in 1980. More renters than owners had overcrowding problems, where approximately 26 percent of renters and 16 percent of owners lived in overcrowded conditions.

Overcrowding rates vary by type and size of the household and household income. Table 17 details the prevalence of overcrowding among different groups.

Table 17
Overcrowding Rates, 1990

Household Type	% of Household Type	% of Owner Households	% of Renter Households	% Lower Income Households
Elderly	2%	1%	4%	68%
Small, Related	9%	6%	17%	41%
Large, Related	57%	49%	78%	60%
Others	1%	0%	4%	0%
Total	19%	16%	25%	50%

Source: Comprehensive Housing Affordability Strategy, 1990

As is shown in the Table, overcrowding is most prevalent among low-income and renter populations. Among the different household types, large related households had the largest overcrowding rate, while elderly households were the least overcrowded. This is to be expected as there are a limited number of housing units able to accommodate large households, while the elderly are often living alone in their housing units.

Overpayment: Overpayment occurs when the cost of a desired unit is greater than the monthly affordable rent of a household. Though it is not uncommon to overpay for housing, maintaining a reasonable level of cost burden, especially among lower income households, is an important goal for the City.

In 1990, 32 percent of households in Santa Fe Springs overpaid for housing. Among renters, over 45 percent overpaid while 25 percent of owners overpaid. As with overcrowding, overpayment also varies by household size, type, and income. Table 18 details the overpayment rate among household types and income.

Table 18
Overpayment Rates, 1990

Household Type	% of Household Type	% of Owner Households	% of Renter Households	% Lower Income Households
Elderly	35%	20%	57%	95%
Small, Related	30%	26%	37%	72%
Large, Related	31%	23%	50%	80%
Other	34%	36%	30%	60%
Total	32%	25%	45%	79%

Source: Comprehensive Housing Affordability Strategy, 1990

Regardless of household type, overpayment is far more common among renters than among owners. A majority of those overpaying for housing are also low-income. The different household types as a whole had similar overpayment rates, ranging from 30 to 35 percent. However, among renters and lower income households, the elderly, followed by large households evidenced significantly higher rates of overpayment.

2. Future Housing Needs

SCAG allocates the future housing needs of a City based on the City's share of the need for the region. SCAG calculates this future need based upon growth forecasts, as well as the number of units needed to replace unit losses and units needed for a healthy vacancy rate.

In 1998, SCAG developed its RHNA forecasts based on forecasts of population, employment, and households from 1998 to 2005. Based on these forecasts, SCAG has determined that the construction need for Santa Fe Springs during this planning period is 94 units. The breakdown of this construction need among the different income groups is presented in Table 19 below.

Table 19
1998-2005 Housing Growth Needs by Income Group

Income Group	Units	% of Total
Very Low (0-50% County median income)	26	27%
Low (50-80% County median income)	18	20%
Moderate (80-120% County median income)	20	22%
High (over 120% County median income)	30	31%
Total Households	94	100%

Source: Southern California Association of Governments (SCAG) 1998 Draft
Regional Housing Needs Assessment, SCAG web page: www.scag.ca.gov

The intent of the future needs allocations by income group is to relieve lower income impaction - the excessive concentration of very low and low-income households in a jurisdiction. Localities must fully address their existing needs in order for impaction avoidance goals to be achieved in the future period.

E. ASSISTED HOUSING AT RISK OF CONVERSION

Housing Element law requires that all housing elements include an analysis of existing assisted rental units that are at risk of conversion to market rate. This includes conversion through termination of a subsidy contract, mortgage prepayment, or expiring use restrictions. The following "at-risk" analysis covers the period of July 1, 2000 through June 30, 2010.

1. Assisted Housing Inventory

There are currently four assisted rental housing developments in Santa Fe Springs. This includes all multi-family rental units assisted under federal, state, or local programs. Table 20 details the assisted units in the City.

Table 20
Inventory of Assisted Units

Project Name	Tenant Type	Project Owner	Funding Source(s)	Units Subject to Conversion	Earliest Date of Conversion
Pioneer Gardens 9039 Pioneer Blvd	Family	PRC Property Management	HUD 241(b)/236 Section 8	141 107	1/1/2036 annual renewals
Placita Park 9353 Pioneer Blvd.	Elderly	Goldrich & Kest	HUD 236 (j)(1) CDC Rent Subsidy	134 66	converted 6/97 ongoing
Villa Verde 9800 Jersey Ave.	Family	Villa Verde Rental	HUD 221 (D)(4) Section 8	34 34	6/1/2023 3/9/2003
Silvercrest Residences 12015 Lakeland Rd.	Elderly	Salvation Army	HUD 202 Section 8	22 21	8/1/2005 5/30/2005

Source: HUD Database, 1999

Based on the inventory, there are 228 Section 8 assisted units in Santa Fe Springs, of which 88 are for the elderly. Three of the four projects within the City are considered at risk of conversion to market-rate housing due to the uncertain status of funding for project-based Section 8 contracts. The fourth project, Placita Park Apartments, is not considered at risk of conversion as the Community Development Commission (CDC) has arranged a rental subsidy program (described below) with the project owner.

Placita Park Apartments: In 1997, the owners of Placita Park Apartments prepaid their HUD-assisted mortgage, which allowed the complex to convert to a market-rate rental complex. As a result, 68 of the project's 134 units have converted to market-rate rentals. The Santa Fe Springs CDC evaluated the possibility of purchasing the complex, but deemed it not feasible at the time. However, the CDC has successfully negotiated a rental agreement with the owners of the property, whereby the City subsidizes 66 of the project's units in order to assist low-income tenants, who are primarily elderly. Though the CDC was not able to recover the 68 units lost to market-rate, the preservation of the remaining 66 units provides much needed rental assistance to elderly households living in the complex.

2. Loss of Assisted Housing

This section details the rental projects in Santa Fe Springs that are at risk of converting to market-rate uses prior to June 30, 2010. There are currently three projects in the City that are deemed to be at risk: Pioneer Gardens, Villa Verde, and Silvercrest Residences. All three of the projects are at risk due to the uncertainty surrounding the availability of Section 8 funding, which is discussed below.

Section 8 Projects

As mentioned, all three at-risk housing developments in Santa Fe Springs maintain project-based Section 8 contracts with HUD. In the short run, these units are likely to remain affordable, but due to the uncertainty surrounding the future of Section 8 funds, the long-term affordability is suspect.

Typically, Section 8 projects that receive more than fair market rent are not considered to be at risk. These projects are eligible to participate in the Mark-to-Market program. Under this program, owners are given favorable tax treatment provided they preserve units at rents that are affordable to low-income households. Eligible projects include FHA insured projects receiving Section 8 project-based assistance, where rents exceed fair market rents. According to HUD, two projects in Santa Fe Springs are receiving rents that exceed fair market rents, and thus are eligible for participation in the Mark-to-Market Program: Silvercrest Residences, and Villa Verde. Pioneer Gardens is not eligible to participate in the program.

Pioneer Gardens: Pioneer Gardens is a 141-unit apartment complex for families, of which 107 units are restricted to very low-income occupants. The project has Section 8 project-based contracts with HUD, which are most likely to be subject to annual renewal, even though available records indicate that the contracts expired in 1999.

Pioneer Gardens was originally financed under the HUD 236 (J)(1) program. In 1992, the owners of this project took advantage of incentives previously offered under the Low Income Housing Preservation and Resident Homeownership Act to extend affordability controls for 20 years. The original project owners, Goldrich & Kest, retained ownership and received a HUD 241(b) loan as an equity take-out loan. The affordability controls under this loan extend through 2036, but are contingent upon the continued availability of Section 8 funding. The City confirmed in July 2000 that the Pioneer Gardens is being sold to PRC Property Management. The current affordability controls will remain in place under the new owners.

Silvercrest Residences: Silvercrest Residences is a 22-unit, multi-family development for seniors, of which 21 units are for occupancy by very low-income seniors. The project's Section 8 contract expires in April of 2005.

Silvercrest Residences was financed under the HUD Section 202 program. Section 202 provides capital advances to non-profit sponsors to finance the development of rental housing with support services for the elderly. The advance is interest free and does not have to be repaid as long as the units remain affordable for at least 40 years. The affordability controls under the Section 202 financing extend through 2025, but are contingent upon the continued availability of Section 8 funding.

Villa Verde: Villa Verde is a 34-unit, family apartment complex, with all 34 units receiving Section 8 contracts. According to available records, the project's Section 8 contracts expire in 2003.

Villa Verde was financed through the HUD Section 221 (D)(4) program, which provides mortgage insurance for privately financed multi-family rental housing. Projects insured under this program carry no income or rent restrictions associated with the mortgage, but typically receive Section 8 contracts on all or a portion of the units. Project affordability on Villa Verde is thus tied solely to the availability of Section 8 contracts.

3. Preservation and Replacement Options

Preservation or replacement of the three at-risk projects can be achieved in several ways: 1) transfer of ownership to non-profit organizations; 2) provision of rental assistance to tenants using other funding sources; 3) replacement or development of new assisted multi-family housing units; 4) purchase of affordability covenants; and/ or 5) refinance of mortgage revenue bonds on bond-funded units. These options are described below, along with a general cost estimate for each.

Transfer of Ownership: Transferring ownership of the at-risk projects to non-profit organizations is one alternative to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit housing corporation, low-income use restrictions can be secured indefinitely and projects would become available for a greater range of governmental assistance. The feasibility of this option depends on several factors, including the willingness of the owner to sell the project, the existence of non-profit corporations with sufficient administrative capacity to manage the project, and the availability of funding.

In Santa Fe Springs, two of the three at-risk projects are owned by for-profit developers: Pioneer Gardens and Villa Verde. The estimated market value for these projects is presented in Table 21. Market value for the affordable units within the two projects can generally be estimated based on each project's annual income, maintenance and operating expenses. As Table 21 shows, the estimated current market value for the at-risk units is over \$16.7 million.

Table 21
Market Value of At-Risk Projects

Project Units	Pioneer Gardens	Villa Verde	Row Totals
0-bdrm	0	0	0
1-bdrm	4	0	4
2-bdrm	52	28	80
3-bdrm	33	6	39
4-bdrm	18	0	18
Total Units	107	34	141
Annual Operating Cost	\$394,800	\$122,400	\$517,200
Gross Annual Income	\$1,545,758	\$494,484	\$2,040,242
Net Annual Income	\$1,150,958	\$372,084	\$1,523,042
Market Value	\$12,660,538	\$4,092,924	\$16,753,462

The estimated market values are calculated using the following assumptions:

1. The fair market rents are \$494 for 0-bdrm, \$592 for 1-bdrm, \$749 for 2-bdrm, \$1,011 for 3-bdrm, and \$1,206 for 4-bdrm.
2. Average unit size is assumed at 500 square feet for a 0-bdrm, 600 square feet for a 1-bdrm, 900 square feet for 2-bdrm and 3-bdrm, and 1,100 square feet for a 4-bdrm.
3. Gross annual income is calculated using a 5% vacancy rate.
4. Annual operating costs are estimated at \$4.00 per square foot.
5. Market Value=Net Annual Income*Multiplification factor. A multiplication factor of 11 was used for this calculation.

Rental Assistance: Currently, the availability of funding for Section 8 contract renewal is uncertain. All three at-risk projects in Santa Fe Springs have Section 8 contracts. Rent subsidies can be used to maintain affordability, by using local, state, or other funding sources. The City is currently using local redevelopment Set-Aside funds to provide rent subsidies to the Placita Park project. Rent subsidies can also be structured to mirror the Section 8 program, whereby tenants receive the difference between the Fair Market Rent (determined by HUD and the local Housing Authority) and what the tenants are able to pay (30% of household income). This program can be implemented through vouchers that allow the tenants to choose where they want to live.

The feasibility of this alternative depends on the property owners' willingness to accept rental vouchers. In this case, the owners are likely to accept vouchers since the three at-risk projects currently maintain rental subsidies. In terms of cost effectiveness, rental subsidies are more costly than constructing new assisted housing (\$11 million, discussed below), but less costly than purchasing the existing at-risk units (\$16.7 million), as Table 22 shows. Given the bedroom mix of the 162 at-risk units, the total cost of subsidizing the rent for these units is \$52,065 per month which translates into approximately \$625,000 annually and nearly \$12.5 million over a 20-year period.

Table 22
Required Rent Subsidies

Unit Size	Total Units	Fair Market Rents (FMR)	Hhold Size	Los Angeles County MFI¹= Very Low	Affordable Cost (30% of Household Income)	Utility Allowance	Per Unit Subsidy	Monthly Subsidy
0-br	6	\$494	1	\$17,950	\$449	\$50	\$95	\$570
1-br	19	\$592	2	\$20,500	\$513	\$50	\$129	\$2,451
2-br	80	\$749	3	\$23,100	\$578	\$75	\$246	\$19,680
3-br	39	\$1,011	4	\$25,650	\$641	\$100	\$470	\$18,330
4-br	18	\$1,206	5	\$27,700	\$693	\$100	\$613	\$11,034
Total		162						\$52,065
20-year subsidy								\$12,495,600

Source: HUD Rent Data, 1999

¹ Median Family Income

Construction of Replacement Units: The construction of new low income housing units is a means to replace at-risk units, should they convert to market-rates. The cost of developing housing depends upon a variety of factors, including density, the size of the units, location, land costs, and the type of construction. The average cost for developing a two-bedroom rental unit is approximately \$50,000, assuming an average development cost of \$55 per square foot. However, when land costs are added to development costs, the cost of producing multi-family housing is higher. Residential lands costs in Santa Fe Springs range between \$9 and \$10 per square foot. Assuming a density of 20 units per acre, land costs can be estimated at \$20,000 per multi-family unit.

Using an average construction cost of \$50,000 per unit, and the average land cost of \$20,000 per unit, the total cost of replacing the 162 at-risk units would be over \$11 million. This amount is much less than the \$16 million preservation cost under transfer of ownership, and also less than the \$12.5 million value of 20 years worth of rent subsidies. However, construction of replacement units is further constrained by the limited availability of sites suitable for multi-family development.

Purchase of Affordability Covenants: Another option that will preserve the affordability of at-risk projects is to provide an incentive package to the owners to induce them to maintain the units as low income housing. Incentives could include an interest rate write-down on the remaining loan balance, or supplementing the Section 8 subsidy to achieve market level rents. The feasibility of this option depends on both the physical and financial condition of the complex, and the ability of the City to provide funds. If the complex requires rehabilitation or is too highly leveraged, the cost of affordability covenants goes up. However, by providing lump-sum financial incentives or on-going subsidies in rents or reduced mortgage interest rates, the City can ensure that at-risk units remain affordable.

Cost Comparisons: Ownership transfer usually involves the project in its entirety. Of the 161 at-risk units in Santa Fe Springs, 141 are in projects owned by for-profit corporations. However, transfer to non-profit ownership is unlikely for Pioneer Gardens as the project owners already elected not to convert to market-rate and instead received another HUD loan so the project remains affordable. Silvercrest Residences is already owned by a non-profit and thus would not need to convert to non-profit ownership, leaving Placita Park and Via Verde.

While the annual costs of providing rent subsidies are low relative to the transfer of ownership, long-term affordability of the units cannot be ensured. Other financial incentives may also be necessary to make the negotiation packages attractive to property owners, in order for them to accept rental subsidies. While the total costs of new construction are lower than both the transfer of ownership and the rental assistance costs, the limited supply of suitable land is a constraint on new construction.

3. CONSTRAINTS ON HOUSING PRODUCTION

The provision of adequate and affordable housing opportunities is an important goal of the City; however, there are a variety of factors that can encourage or constrain the development, maintenance, and improvement of the Santa Fe Springs housing stock. These include governmental regulations, market mechanisms, and physical and environmental constraints.

A. MARKET CONSTRAINTS

Construction costs, land costs, and the availability of financing all contribute to the cost of housing, and can hinder the production of affordable housing. To a large degree, the City has little control over these constraints, as the costs are dictated by the market. Through programs such as land write-downs, mortgage financing for low and moderate income households, and the Housing Acquisition and Rehabilitation Program (HARP), the City can take certain steps to lessen these constraints.

1. Construction Costs

The single largest cost associated with building a new house is the cost of building materials, comprising between 40 and 50 percent of the sales price of a home. According to the Construction Industry Research Board, construction costs for single-family homes range from \$60 to \$100 per square foot. Average multi-family construction costs range from \$40 to \$75 per square foot, and can be as high as \$60 to \$80 per square foot, if one level of underground parking is required.

While construction costs typically comprise a significant portion of the total development cost of a project, these costs are fairly consistent throughout Los Angeles County. Therefore, it would not appear to constitute an actual constraint to housing production in Santa Fe Springs.

2. Land Costs

Land costs include the cost of raw land, site improvements, and all costs associated with obtaining government approvals. Since there is very little land available for residential development in Santa Fe Springs, most new housing is built on land formerly used or zoned for other purposes, and may involve costly site clean up. This being the case, land costs can vary a great deal in Santa Fe Springs. A typical vacant parcel in Santa Fe Springs is valued between \$9 and \$10 per square foot. Thus, per unit land costs on a 20 units per acre development would be approximately \$20,000, which is relatively affordable by Los Angeles County standards.

3. Availability of Mortgage and Rehabilitation Financing

While interest rates have fallen more than 10 percent from their near 20 percent high in the early 1980s, they still have a substantial impact on housing costs which is felt by renters, purchasers, and developers. Some mortgage financing is variable rate, which offers an initial lower interest rate than fixed financing. The ability of lending institutions to raise rates to adjust for inflation can cause many existing households to become overextended financially, as well as a return to a situation where high financing costs substantially constrain the housing market. An additional obstacle for the first-time home buyer continues to be the down payment required by lending institutions.

The median sales price of homes sold in Santa Fe Springs during the month of October 1999 was \$156,500. A \$140,930 mortgage (based on a 10 percent down payment) amortized over 30 years at an interest rate of 7.5 percent would result in monthly house payments of \$1,310, including property taxes and insurance. This level of payment eliminates most lower income households in Santa Fe Springs from the for-sale housing market. However, some older single-family homes in the City sell at prices affordable to low income households, as presented previously in Table 13.

Through Santa Fe Springs' Housing Acquisition and Rehabilitation Program (HARP) the City assists low and moderate income households in becoming homeowners in the community. Through this program, the City purchases abandoned or deteriorating homes, rehabilitates them, and sells them to low and moderate income households. In some instances, the HARP program will purchase suitable underutilized land for housing development.

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of the loan applicants. Table 23 shows the disposition of all mortgage loans in Santa Fe Springs for 1998, and assists in evaluating the availability of mortgage financing to low and moderate income households. As Table 23 shows, 32 of the 55 conventional loan applications in 1998 were originated. This represents a 58 percent approval rate, which is fairly comparable to the 60 percent mortgage approval rate nationwide. The denial rate is nearly 11 percent, well below the national average of 22 percent. Santa Fe Springs shows a relatively high percentage of loan applications withdrawn or not accepted by the applicant, at nearly 31 percent, compared to 18 percent nationwide. Additional home buyer education may be necessary to assist potential home owners in completing the application process.

Low Income groups fared very well in receiving mortgage loan approvals in Santa Fe Springs. The origination rate was over 71 percent for those who earn less than 80 percent of the County median family income, compared to 48 percent nationwide. Low income applications accounted for over 25 percent of total loan applications in Santa Fe Springs.

Table 23
Disposition of Home Purchase Loans, 1998

Applicant Income	Conventional Loans				Government-Assisted Loans			
	Total	% Originated	% Denied	% Other ¹	Total	% Originated	% Denied	% Other ¹
Low Income (<80%MFI)	14	71.4%	0.0%	28.6%	29	72.4%	13.8%	13.8%
Moderate Income (80%-<120% MFI)	19	63.2%	21.1%	15.7%	72	83.3%	11.1%	5.6%
Upper Income (>120%MFI)	16	50.0%	12.5%	37.5%	34	88.2%	2.9%	8.9%
Not Available	6	33.3%	0.0%	66.7%	4	75.0%	25.0%	0.0%
Total	55	58.2%	10.9%	30.9%	139	82.0%	10.1%	7.9%

Source: Home Mortgage Disclosure Act data, 1998

¹ "Other" includes loans that were withdrawn, or approved by the lender but not accepted by the applicant.

Relative to conventional loan applications, Santa Fe Springs had a large number of government-assisted loan applications. Of the 139 government-assisted applications processed in 1998, 82 percent were approved. The denial rate for government-assisted loans was only 10 percent, and only 8 percent of applications were not followed through to completion. For low income applicants, over 72 percent of loans were originated.

The City provides support to home buyers through its Housing Acquisition and Rehabilitation Program (HARP). This program offers three year residents of Santa Fe Springs either assistance with closing costs, or a \$20,000 "silent second" on the purchase of their house. The "silent second helps lower income families qualify for home loans. In addition to HARP, the City participates in the Mortgage Credit Certificate Program and various federal mortgage assistance programs offered, such as FHA, and VA financing.

Table 24 summarizes the disposition of home improvement loans. As is generally the case, the origination rates for home improvement loans are much lower than home purchase loans. The origination rate for conventional home improvement loans is around 48 percent, and for government-assisted home improvement loans the rate is 36 percent. Even for government-assisted loans, the denial rate for low income applicants was extremely high (50 percent). The relatively high denial rates for low income households supports the importance of City-sponsored rehabilitation assistance for these households. Continued provision of financing sources for households to improve or rehabilitate their homes is important in improving the overall quality of housing in Santa Fe Springs.

To assist homeowners in rehabilitating and maintaining their properties, the City offers the Home Improvement Rebate Program. The program provides rebates on up to \$6,000 worth of eligible improvements. Approximately 400 rebates are given on an annual basis.

Table 24
Disposition of Home Improvement Loans, 1998

Applicant Income	Conventional Home Improvement Loans				Government-Assisted Home Improvement Loans			
	Total	% Originated	% Denied	% Other ¹	Total	% Originated	% Denied	% Other
Low Income (<80% MFI)	40	40.0%	17.5%	42.5%	4	50.0%	50.0%	0.0%
Moderate Income (80%-<120% MFI)	31	38.7%	38.7%	22.6%	11	27.3%	54.6%	8.1%
Upper Income (>120%MFI)	25	44.0%	28.0%	28.0%	9	33.3%	22.2%	44.6%
Not Available	17	88.2%	5.9%	5.9%	1	100.0%	0.0%	0.0%
Totals	113	47.8%	29.2%	23.0%	25	36.0%	40.0%	24.0%

Source: Home Mortgage Disclosure Act data, 1998

¹"Other" includes loans that were withdrawn, or approved by the lender but not accepted by the applicant.

B. GOVERNMENTAL CONSTRAINTS

Housing affordability is affected by factors in both the private and public sectors. Actions by the City can have an impact on the price and availability of housing in the City. Land use controls, site improvement requirements, building codes, fees, and other local programs intended to improve the overall quality of housing may serve as a constraint to housing development.

1. Land Use Controls

Santa Fe Springs has developed as a predominately industrial community with less than 10 percent of the City's land zoned for residential uses. Due to the industrial character of the City, residential development has been concentrated away from industry in the western portion of the City. The City's residential neighborhoods consist of modest single-family homes at a density of about five units/acre. Multi-family dwellings are also accommodated at densities of up to 25 units/acre. The City provides for the construction of second units on single-family lots as well as the location of manufactured homes. Caretaker units are permitted in non-residential facilities provided residents are not exposed to adverse environmental conditions.

To encourage a creative approach to the development of land and improvements, and to allow for flexibility in the density and mix of land uses, the City has established a Planned Development (PD) overlay zone. Properties designated with a PD overlay are permitted to be developed with uses other than those allowed in the underlying zone on up to 40 percent of the total project acreage, subject to the approval of the Planning Commission. In addition to allowing for the integration of housing in traditionally non-residential areas, the PD overlay allows for increased residential densities above those permitted by zoning by not mandating an upper density limit. The City has utilized the PD overlay as a mechanism to further housing opportunities on appropriate sites in Santa Fe Springs including apartments, townhomes, senior housing, and transitional housing. The majority of new housing development in Santa Fe Springs has occurred through the PD overlay.

The Santa Fe Springs Zoning Ordinance has established a residential parking requirement of two covered (garage or carport) spaces for single and multi-family dwelling units. Second units have a reduced parking requirement of one space per unit. The City requires landscaping along the front, side, and rear yard areas where they adjoin a dedicated street. Building setback requirements in the R-3 zone (Multiple Family Residential Zone District) are as follows: 15 foot front yard, 5 foot side yard, and 5 foot rear yard. The permitted building height in the R-3 zone is 25 feet, with additional height permitted if setbacks are increased; for each additional 5 feet of front, side and rear yard setbacks, an increase of 10 feet in building height is permitted. Properties designated with a PD overlay are not subject to the traditional height and setback requirements of the underlying zone district, but are instead encouraged to cluster uses to provide greater contiguous open space.

2. Fees and Improvements

Various fees and assessments are charged by the City to cover the costs of processing permits and providing services and facilities, such as utilities, schools, and infrastructure. Almost all of these fees are assessed through a pro rata share system, based on the magnitude of the project's impact or the extent of the benefit which will be derived.

Santa Fe Springs is highly urbanized with most of its necessary infrastructure, such as streets, sewer, and water facilities already in place. As such, the cost of land improvement is less than in undeveloped suburban or rural areas. Table 25 presents a list of application fees associated with development in the City. For the most part, the fees in Santa Fe Springs are comparable with those of other cities, and thus do not constitute a constraint to housing production.

Review of the City's street design requirements indicate standards which are in compliance with HUD guidelines. The City uses a standard 30 foot curb to curb width requirement within a 54-foot right-of-way for local residential streets. Collector streets are 36 feet curb-to-curb, within a 60-foot right-of-way.

Table 25
Fee Schedule

Fee Type	Fees
Planning Department Plan Check Fee	\$70
Tentative Tract Map	\$3,500+ \$250/lot
Tentative Parcel Map (Filing)	\$3,500+\$250/lot
Final Parcel Map	\$3,500+\$250/lot
Development Plan Approval	
Principle Use	\$1,600
Incidental Use	\$800
Building Addition	\$800
General Plan Amendment	\$1,600
Zone Change	\$1,600
Zone Variance	\$1,600
Zone Modification:	
Residential	\$25
All Others	\$800
Conditional Use Permit:	
Principle Use	\$1,600
Incidental Use	\$800
Hazardous Materials Surcharge	\$1,600
Application (Public Hearing)	\$800
Time Extension	\$800
Second Units	\$100
EIR Review (Initial Study)	\$325
Preparation of Negative Declaration	\$250
Environmental Impact Review	\$1,600 + Cost
Lot Line Adjustment	\$2,600

Source: City of Santa Fe Springs: November 1999.

3. Building Codes and Enforcement

The City of Santa Fe Springs has adopted the State Uniform Building Code (UBC) which establishes minimum construction standards as applied to all residential buildings. The City's Building Code is considered to be the minimum necessary to protect the public health, safety and welfare, and the local enforcement of this Code does not unduly constrain the development of housing.

The City maintains a Residential Rental Inspection Program as a means of maintaining the habitable condition of rental units within the City. The City conducts sensitive enforcement of its residential codes by providing a minimum of three written notifications of code violations to property owners, allowing sufficient time for compliance, and by providing information on available rehabilitation assistance to code violators.

4. Local Processing and Permit Procedures

Santa Fe Springs contracts with the Los Angeles County Building and Safety Department for building permitting services. Average processing time for residential projects ranges from four to six weeks. Discretionary projects are required to go to the Planning Commission and/or the Community Development Commission (CDC) for review. The Planning Commission and CDC meet regularly twice a month. Because the City provides concurrent processing, projects undergoing Planning Commission review can generally also be completed within the four to six week time period. Projects requiring review under California Environmental Quality Act (CEQA) have an additional one month review or more, depending on whether an Environmental Impact Report (EIR) is required. These review periods compare favorably with other Southern California jurisdictions.

C. ENVIRONMENTAL AND INFRASTRUCTURE CONSTRAINTS

1. Environmental Constraints

Like the entire Southern California region, Santa Fe Springs is located within an area of high seismic activity. Strong ground shaking can be expected during major (6.0+) earthquakes from the San Andreas, Whittier, Norwalk, and Newport-Inglewood Faults. The potential for strong ground shaking should be accommodated in building design, and is addressed in the City's Safety Element.

As stated in the City's Safety Element, Santa Fe Springs is not subject to major slope erosion or landsliding; however, developments contemplated in areas of previous high water level should be designed to accommodate the potential loss of soil strength under moist conditions. Also, as the City contains areas with potential risk of liquefaction, subsidence should be considered in the City's general planning. The dust, noise, odors, and congestion generated by circulation routes and industrial operations, within and adjacent to the City, produce potential health hazards, and residential land uses should be protected from these irritants. Another related health risk involves the presence of hazardous materials and dangerous chemicals utilized in many of the City's industrial operations. New residential projects should not be located near these sites, nor should they be situated within an identified risk area downwind from any potentially hazardous substances. Also, trucks and railcars transporting those products should not travel near residential developments.

2. Infrastructure Constraints

The infrastructure of critical importance to the maintenance of existing, and development of new, housing includes water facilities, sewerage facilities, streets, and sidewalks. The provision and maintenance of these facilities in a community enhances not only the character of the neighborhood, but also serves as an incentive to homeowners to routinely maintain and keep up their homes. In the alternative, when these public improvements are left to deteriorate or they are over extended in use, the neighborhoods in which they are located become neglected and usually show early signs of deterioration.

Santa Fe Springs is highly urbanized, with all its infrastructure in place. Water, sewer, and other utility hook-ups are readily available. With virtually all of the City's residential neighborhoods built out, housing growth will occur in areas adjacent to existing residential neighborhoods, or integrated within other uses. Such expansion of residential development will need to be accompanied by adequate provision of infrastructure support.

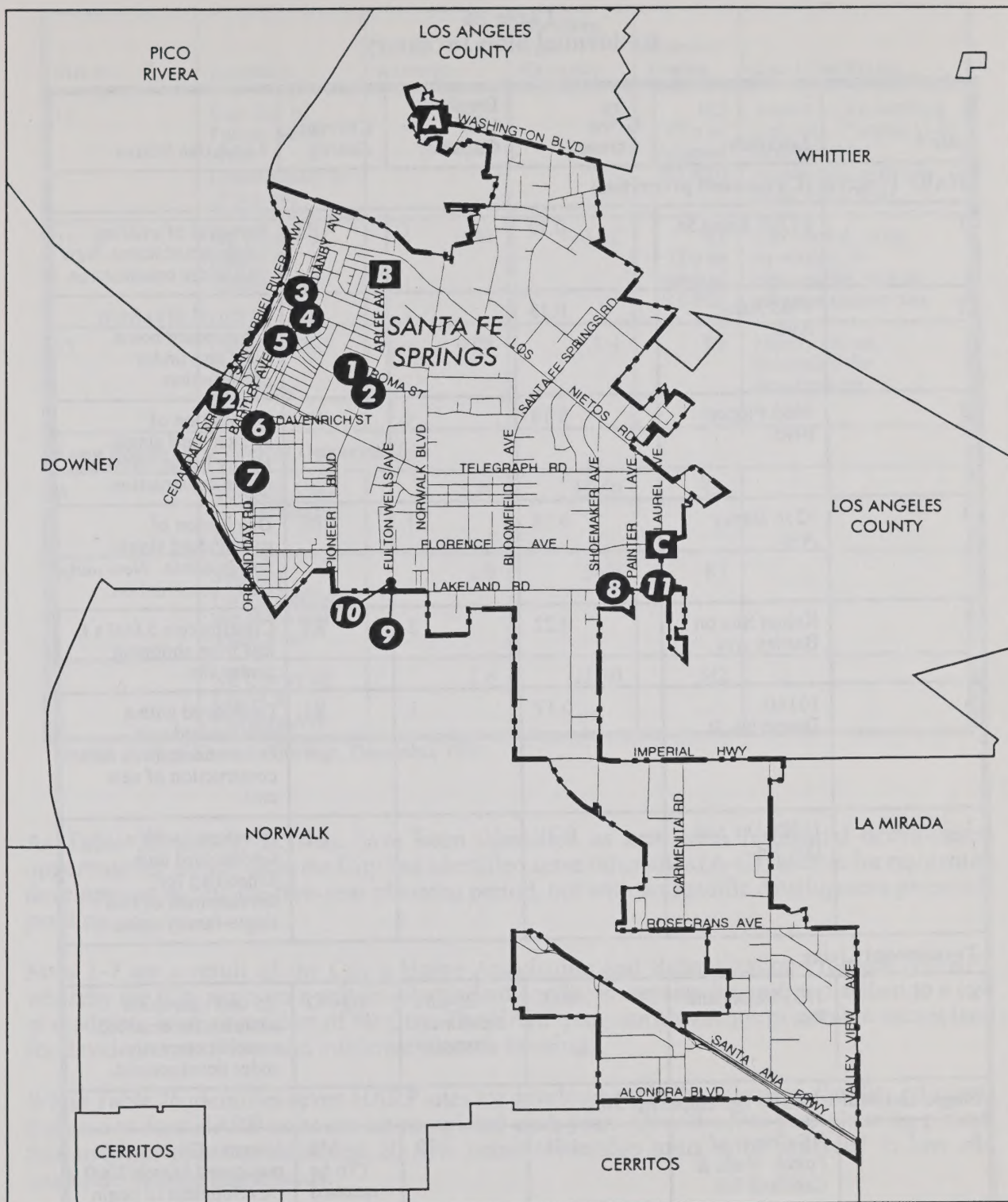
4. HOUSING RESOURCES

This section describes and analyzes resources available for development, rehabilitation, and preservation of housing in Santa Fe Springs. This includes the availability of land resources and the City's ability to satisfy its share of the region's future housing needs, the financial resources available to support the provision of affordable housing, and administrative resources available to assist in implementing the City's housing programs. Finally, various energy conservation techniques are discussed as ways to reduce utility costs.

A. RESIDENTIAL DEVELOPMENT POTENTIAL

The City of Santa Fe Springs is a predominantly industrial city, with a relatively small residential community that is fully developed. While the City does contain vacant land in its commercial and industrial zones, the introduction of residential uses in most of these areas is inappropriate and may present potential health hazards due to a variety of environmental conditions. These environmental factors are related to hazardous materials storage and processing, background contamination, noxious odors, noise pollution, and truck and railroad traffic generated by the City's industrial land uses. These factors, which tend to preclude the use of land for residential purposes in much of Santa Fe Springs, must be considered in establishing where housing might be located in the City.

In order to facilitate the development of housing to address the City's share of regional housing needs, the City has developed an inventory of sites suitable for future residential development. The City is frequently contacted by residential developers interested in building in Santa Fe Springs, and this site inventory will assist in identifying appropriate sites for housing. Sites are identified that are vacant, or only marginally developed, and which are somewhat isolated from adjacent industrial uses. The majority of these sites are situated adjacent to existing residential uses, providing for land use continuity. Nonetheless, due to the industrial character of the City, adequate buffering and screening of new residential projects will be necessary to ensure compatibility of land uses. In addition, soils testing will be necessary on all sites to be used for residential purposes to ensure any residual contamination from migration prior industrial uses is mitigated to meet residential standards. Figure 7 illustrates the location of these potential development sites, whereas Table 26 describes the characteristics of each site.



CITY BOUNDARY
1 RESIDENTIAL SITES

A LONG-RANGE DEVELOPMENT OPPORTUNITIES

North
 0 2,400 4,800 feet

Figure 7
Residential Site Inventory

**Table 26
Residential Sites Inventory**

Site #	Location	Gross Acreage	Dwelling Unit Capacity	Current Zoning	Land Use Status
HARP Program (City-owned properties)					
1	11749 Roma St.	0.13	1	R1	Removal of existing substandard home. New unit under construction
2	9703 Arlee Ave.	0.13	1	R1	Removal of existing substandard home. New unit under construction.
3	9666 Pioneer Blvd.	0.14	1	R1	Demolition of substandard single-family home. New unit under construction.
4	9236 Danby Ave.	0.14	1	R1	Demolition of substandard single-family home. New unit under construction.
5	Kelton Site on Bartley Ave.	0.22	2	R1	Creating two 5,000 s.f. lots from shopping center site.
6	10110 Davenrich St.	0.17	1	R1	Developed with a substandard unit. Future demolition and construction of new unit.
7	10329 Orr and Day Rd.	0.21	2	R1	Developed with a substandard unit. Scheduled for development of two single-family units.
Transitional Living					
8	13335 Lakeland Rd.	0.68	25-unit apartment complex	R3-PD	25 unit apartment complex for disabled persons; currently under development.
Single and Multi-Family Development Sites					
9	NE Corner of Fulton Wells & Lakeland Rd.	1.26	30	M2 (To be rezoned R3-PD)	Vacant - City purchased March 2000. Development to begin by early 2001.

Site #	Location	Gross Acreage	Dwelling Unit Capacity	Current Zoning	Land Use Status
10	East side of Fulton Wells Ave.. (immediately N of site #9)	3.49	90	M2 (To be rezoned R3-PD)	Vacant - City pursuing purchase. Planned to be developed in conjunction with Site #9 by early 2001.
11	NE Corner of Laurel & Lakeland Rd.	1.44	10-12	A1 (To be rezoned R1-PD)	City owned, to be developed in conjunction with an adjacent County site.
12	Campfire Girl Site@ Cedardale Drive	0.98	3-4	R1	Mostly vacant. Scheduled for development.
Long Range Development Opportunities					
A	Bowling Alley on Washington Blvd.	2.39	35-60	C4	
B	Southern Pacific Railroad site at the end of Arlee Ave.	2.0	3-45	R1	
C	NE Corner of Laurel & Florence Ave.	1.6	25-30	M2	

Source: City of Santa Fe Springs, December 1999.

As Table 25 shows, 12 sites have been identified as near term residential development opportunities. In addition, the City has identified three other sites (A-C) suitable for residential development during the five-year planning period, but with no specific development proposals pending.

Sites 1-7 are a result of the City's Home Acquisition and Rehabilitation Program (HARP), whereby the City acquires a unit in substandard condition, repairs the unit, and sells it to a low or moderate-income resident of the City. The HARP program also acquires suitable vacant land for development of low and moderate-income housing.

While Table 26 identifies seven HARP sites for development in the near term, the City estimates that two to four HARP units can be completed each year. Over the five-year planning period, this translates into an estimated 20 new home ownership units to be provided to low and moderate income households.

Site 8 is being developed as a special needs apartment complex called Lakeland Manor, sponsored by AbilityFirst (formerly the Crippled Children's Society). The complex will consist of four two-story structures containing a total of 25 apartment-style units, 15 one-bedroom units, and 10 two-bedroom units. The units will be occupied solely by persons with physical disabilities. The Santa Fe Springs Community Development Commission (CDC) assisted in the financing of this project, which will aid the City in meeting the affordable housing needs of persons with disabilities.

Site 9 is a 1.26 acre vacant parcel recently purchased by the City Community Development Commission (CDC). This corner parcel is located across the street from the Salvation Army's Silvercrest senior housing complex and the South Fulton Village senior apartments. The City is aggressively pursuing a development plan for an affordable senior housing development on this site in conjunction with the adjacent 3.49 acre parcel (site 10). Combined, the two properties can be developed with up to 135 senior assisted housing units. The City anticipates issuing a Request for Qualifications (RFQ) for a developer by the Summer of 2000, with site plans being completed in the Fall of 2000. Construction on the development should begin by early 2001.

Site 10 is a vacant 3.49 acre parcel located directly across the street from the South Fulton Village senior housing project, and immediately north of Site 9. The City CDC is currently pursuing the purchase of this site and intends to combine it with Site 9 to achieve a larger and more cohesive development. As mentioned, the City plans to construct a senior housing development consisting of approximately 135 affordable rental units, with construction expected to begin by early 2001.

Site 11 is a 1.44 acre CDC-owned parcel adjacent to a parcel owned by the Los Angeles County Community Development Commission, which falls immediately outside the City boundaries. The County and the City are working together on a master plan for a small lot single-family subdivision on these sites. The City estimates that their site can accommodate between 10 and 12 single-family homes to be provided to low and moderate income households.

Site 12 is a mostly vacant single-family residential parcel, which is scheduled for development with three to four single-family homes.

Given these 12 potential development sites, along with the four other potential residential sites suitable for development during this planning period, the City is providing adequate sites to address its regional housing needs for 94 units. In addition, because the City will provide development assistance on 10 of the 12 sites in exchange for affordability controls, the City is specifically addressing its need for 64 lower and moderate income units.

B. FINANCIAL RESOURCES

There are a variety of potential funding sources available for housing activities in Santa Fe Springs. In many cases, a variety of funding sources must be used to complete a project, due to the high costs of development, the limitations on the uses of the funds, and the limited amount of each funding source. Table 27 identifies the various funding sources and their eligible uses. The sources are grouped into four categories: Federal resources, state resources, local resources, and private resources. The two main funding sources used by the City, redevelopment housing Set-Aside and Community Development Block Grant (CDBG) funds, will be discussed in greater detail.

Redevelopment Housing Set-Aside Funds: Redevelopment housing Set-Aside funds represent the primary funding source used by the City for the preservation, improvement, and development of affordable housing. As required under the provisions of State Law, the Santa Fe Springs Community Development Commission (CDC) sets aside a minimum of 20 percent of all tax increment revenue generated from a redevelopment project area, for the purpose of improving, preserving, or increasing the supply of housing for low and moderate income households. In Santa Fe Springs, these funds have been used for numerous projects and programs including the HARP program, the Home Improvement Rebate Program, as well as purchasing and assembling land suitable for residential development.

There are few limitations on the use of Set-Aside funds, so long as their expenditure serves to increase, improve or preserve the supply of low and moderate income housing. The housing fund may be used outside of the project area, upon a finding by the City Council that use outside the project area will be of benefit to the redevelopment project. However, funds must be used within the City limits.

The City of Santa Fe Springs is expected to have approximately \$16.3 million in redevelopment set aside funds during this Housing Element cycle. Annual contributions range from \$2.8 million to \$3.6 million.

City of Industry Housing Fund: As a predominantly industrial-based community, the City of Industry is permitted under Senate Bill 1718 to expend its housing set-aside funds on affordable housing within a 15 mile radius from the corporate limits of the City of Industry. The City of Industry Housing Fund is administered by the Los Angeles County Community Development Commission. Housing developers can apply to the County for competitive funding, with two funding rounds per year. A high priority for the use of the City of Industry Housing Fund is housing for special needs populations. Funds may also be used to produce and preserve affordable housing for households earning less than 80 percent of the County MFI. An estimated \$8-10 million is contributed to the housing fund on an annual basis.

Community Development Block Grant (CDBG) Funds: Through the CDBG program, the Federal Department of Housing and Urban Development (HUD) provides funds to local governments to fund a wide range of community development activities for low income persons. The CDBG program provides formula funding to larger cities and counties, while smaller cities (less than 50,000 population) generally compete for funding that is administered by the County. Santa Fe Springs receives its allocation of CDBG funds through the Los Angeles County Community Development Commission.

The CDBG program is very flexible in that the funds can be used for a wide range of activities. The eligible activities include acquisition and/or disposition of real estate, public facilities and improvements, relocation, rehabilitation and construction of housing, home ownership assistance and clearing activities.

Table 27
Public and Private Resources Available for Housing and
Community Development Activities

Program Type	Project Name	Description	Eligible Activities
1. Federal Programs	Community Development Block Grant (CDBG)	Grants awarded to the City on a formula basis for housing and community development activities. Recipients must be low to moderate income (up to 80% MFI), or reside in a low and moderate income target area	• Acquisition • Rehabilitation • Home buyer assistance • Economic development • Homeless assistance • Public services (15% cap) • Neighborhood revitalization
a. Formula/Entitlements	Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units (certificates), or directly to tenants (vouchers). Section 8 tenants must be very-low income (up to 50% MFI). Administered by the Santa Fe Springs Housing Authority, as well as the Los Angeles County Community Development Commission	• Rental assistance
b. Competitive Programs	Section 202	Grants to non-profit developers of supportive housing for the elderly. Rental assistance is available to very low-income elderly persons (up to 50% MFI).	• Acquisition • Rehabilitation • New construction • Rental assistance • Support services
	Home Investment Partnership Act (HOME)	Flexible grant program for housing activities.	• New construction • Acquisition • Rehabilitation • Home buyer assistance • Tenant-based assistance • Planning
	Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities, and intermediate care facilities. Provides two types of financing: capital advances and project rental assistance. Rental assistance is available to very low-income disabled persons (up to 50% MFI).	• Acquisition • Rehabilitation • New construction • Rental assistance

Table 27
Public and Private Resources Available for Housing and
Community Development Activities

Program Type	Project Name	Description	Eligible Activities
	Section 203(k)	Most mortgage financing plans provide only permanent financing. When rehabilitation is involved, a lender typically requires the improvements to be finished before a long-term mortgage is made. This program provides a single long-term, low-interest loan at fixed rate to finance both the acquisition and rehabilitation of the property.	• Acquisition - dwellings and land • Rehabilitation • Relocation of unit to another site on new foundation on the mortgage property • Refinance existing indebtedness
2. State Programs	Mortgage Credit Certificate (MCC) Program	Income tax credits available to first-time home buyers for the purchase of new or existing single-family housing. Local agencies make certificates available.	• Home buyer assistance
	Low-Income Housing Tax Credit	Tax credits available to individuals and corporations that invest in low income rental housing. Tax credits sold to people with high tax liability, and proceeds are used to create housing	• New construction • Rehabilitation • Acquisition
3. Local Programs	Redevelopment Set-Aside, Santa Fe Springs CDC	20 percent of CDC tax increment funds are Set-Aside for affordable housing activities governed by state law.	• New construction • Rehabilitation • Acquisition • Planning • Downpayment assistance • Homebuyer assistance • HARP program
	City of Industry Housing Fund	Cities within a 15 mile radius of the City of Industry may apply to the County for funding for special needs and low income housing	• New construction • Rehabilitation • Acquisition

Table 27
Public and Private Resources Available for Housing and
Community Development Activities

Program Type	Project Name	Description	Eligible Activities
4. Private Resources/Financing Programs	Federal National Mortgage Association (Fannie Mae) Programs	Loan applicants apply to participating lenders for mortgage assistance:	• Home buyer assistance • Rehabilitation • Down payment assistance
	Federal Home Loan Bank Affordable Housing Programs	Direct Subsidies to non-profit and for-profit developers and public agencies for affordable low income ownership and rental projects	• New construction
	Low Income Housing Fund (LIHF)	Non-profit lender offering below market interest, short term loans for affordable housing in both urban and rural areas. Eligible applicants include non-profits and government agencies.	• Pre-development costs • Site acquisition • Construction • Rehabilitation
	Private Lenders	The Community Reinvestment Act (CRA) requires certain regulated financial institutions to achieve goals for lending in low and moderate income neighborhoods. As a result, most of the larger private lenders offer one or more affordable housing programs, such as first-time home buyer, housing rehabilitation, or new construction.	• Varies, depending on individual program offered by bank

C. ADMINISTRATIVE RESOURCES

Described below are public and non-profit agencies that have been actively involved in housing activities in the City of Santa Fe Springs. These agencies play important roles in meeting the housing needs of the City. In particular, they are critical in the improvement of the housing stock and the preservation of at-risk housing units in Santa Fe Springs. Other administrative resources may present themselves during the five-year term.

Santa Fe Springs Community Development Commission (CDC): The Santa Fe Springs CDC, which also serves as the City's Housing Authority, is responsible for coordinating housing and redevelopment activities within the City. The CDC has been active in both the rehabilitation and development of low and moderate income housing units. The CDC has funded many of the assisted housing developments within the City.

Salvation Army: The Salvation Army is a non-profit organization with a history of providing a variety of services to needy individuals and families in the City of Santa Fe Springs. The Salvation Army currently owns Silvercrest residences, a senior rental development in the City, and a temporary transitional housing facility on Washington Blvd.

AbilityFirst: AbilityFirst (formerly the Crippled Children's Society) is a non-profit organization that provides assistance to persons with disabilities. This group is currently developing a 25 unit rental project in Santa Fe Springs for persons with disabilities.

The East Los Angeles Community Union (TELACU): TELACU is a community development corporation that provides affordable home ownership opportunities for families and apartment rentals for low income senior citizens and the disabled. Since its establishment in 1968, the Union has built more than 1,000 senior apartment units with HUD assistance. TELACU has completed developments in several communities near Santa Fe Springs, including Monterey Park, Whittier, El Monte, and the City of Commerce.

D. ENERGY CONSERVATION

Utility costs can affect the affordability of housing. The City has many opportunities to directly affect energy use within its jurisdiction. Title 24 of the California Administrative Code sets forth mandatory energy standards for new development, and requires adoption of an “energy budget.” The following are among the alternative ways to meet these energy standards:

Alternative 1: The passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels.

Alternative 2: Generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements.

Alternative 3: Also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations. Some additional opportunities for energy conservation include various passive design techniques. Among the range of techniques that could be used for purposes of reducing energy consumption are the following:

- Locating the structure on the northern portion of the sunniest portion of the site;
- Designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions;
- Locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face; and
- Making the main entrance a small enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from prevailing winds; or using a windbreak to reduce the wind velocity against the entrance.

In addition to energy-conserving design, local utilities offer the following energy conservation assistance programs to Santa Fe Springs residents:

Southern California Edison Customer Assistance Program: Southern California Edison offers a variety of energy conservation services under Customer Assistance Programs (CAP). These services are designed to help low-income households, senior citizens, permanently disabled, and non-English speaking customers control their energy use. All CAP participants must meet the federally-established income guidelines. Most services are available free of charge.

Southern California Gas Company Involvement Program: The Southern California Gas Company offers an energy conservation service known as the Community Involvement Program (CIP). This service provides weatherization for the homes or apartments of low-income families, provided they meet the federally-established income guidelines. These services are provided to the low-income families free of charge while later being reimbursed by the Gas Company.

5. HOUSING PLAN

Chapters 1 through 4 establish the housing needs, opportunities and constraints in Santa Fe Springs. The Housing Plan presented in the following chapter sets forth the City's quantified housing goals, policies and programs to address Santa Fe Springs' identified housing needs.

A. HOUSING ELEMENT GOALS AND POLICIES

The following five major issue areas are addressed by the goals and policies of the Housing Element: 1) ensure that housing is maintained and preserved; 2) ensure that a broad range of housing types are provided to meet the needs of both existing and future residents; 3) provide increased opportunities for home ownership; 4) ensure housing is sensitive to environmental and social needs; and 5) promote equal housing opportunity. Each issue area and the supporting goals and policies are identified and discussed in the following section.

1. Maintenance and Preservation

A major emphasis of the Santa Fe Springs Housing Element is to preserve the City's existing housing stock, and to ensure that residences are well maintained. The City's residential Home Improvement Programs, combined with code enforcement efforts, have resulted in substantial improvements to the condition of the City's housing stock.

GOAL 1.0: Maintain and enhance the quality of existing residential neighborhoods in Santa Fe Springs.

Policy 1.1: Preserve the prevailing low-density single-family character of the City's existing residential areas.

Policy 1.2: Continue existing rehabilitation and conservation programs which provide financial and technical assistance to lower income property owners to enable correction of housing deficiencies.

Policy 1.3: Continue to utilize the City's code enforcement program to bring substandard units into compliance with City codes and to improve overall housing conditions in Santa Fe Springs.

Policy 1.4: Minimize the undesirable displacement impacts occurring as a result of residential demolition and condominium conversion.

Policy 1.5: Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality.

Policy 1.6: Encourage compatible design of new residential units to minimize the impact of intensified reuse of residential land on existing residential development.

Policy 1.7: Educate property owners on the benefits of home repair and remodeling using design and materials consistent with the historic character of the residence.

Policy 1.8: Assist in alleviating unit overcrowding by permitting owners to add bedrooms, baths, and additional living areas in existing homes.

2. Housing Opportunities

The City encourages the construction of new housing units that offer a wide range of housing types to ensure that an adequate supply is available to meet existing and future needs. Community Development Commission (CDC) incentives have facilitated the development of affordable housing for community residents. The provision of a balanced inventory of housing in terms of unit type (e.g. single-family, multiple-family, etc.), cost, and style will allow the City to fulfill a variety of housing needs.

GOAL 2.0: Promote the continued availability of a range of housing in unit types and sizes regardless of income, race, or ethnic background.

Policy 2.1: Provide adequate sites to facilitate the development of a range of residential development types in Santa Fe Springs which fulfill regional housing needs, including low density single-family uses, moderate density townhomes, and higher density apartments and condominiums.

Policy 2.2: Encourage the production of housing in Santa Fe Springs through offering density bonuses and other financial incentives, with particular emphasis on housing affordable to lower income households, as well as the needs of the handicapped, the elderly, large families, female-headed households, and the homeless.

Policy 2.3: Continue to provide for flexibility in the density and mix of land uses through the Planned Development overlay and encourage the development of higher density, affordable housing in this zone.

Policy 2.4: Assist residential developers in identifying and preparing land suitable for new housing development. Maintain an up-to-date inventory of suitable residential sites.

Policy 2.5: Avoid the over-concentration of housing for low-income families in specific areas of the City and encourage an appropriate mix of housing types.

Policy 2.6: Encourage the development of residential units which are accessible to handicapped persons or are adaptable for conversion to residential use by handicapped persons.

Policy 2.7: Locate higher density residential development in close proximity to community commercial facilities, public transportation, services and recreation. Such housing should be designed in accordance with planned development regulations to ensure compatibility with surrounding developments.

- Policy 2.8:** Coordinate with local social service providers to address the needs of the City's homeless population. Continue to encourage the development of transitional and emergency housing in areas with a Planned Development (PD) overlay through flexibility in development standards.
- Policy 2.9:** Periodically review the Land Use Element to determine if, in light of changing conditions, there are additional areas which could be appropriately used for housing.
- Policy 2.10:** Continue to offer neighborhood housing counseling services through the Santa Fe Springs Neighborhood Center for Social Services on matters such as review of leases, fair housing, and landlord-tenant disputes.

3. Home Ownership

The option of home ownership has become a privilege in Southern California which is often not available to low-income households or potential first-time home buyers. While for-sale housing prices are relatively affordable in Santa Fe Springs, overall lower incomes of City residents preclude the option of home ownership for many. The City administers a Housing Acquisition and Rehabilitation Program (HARP) in which the City purchases abandoned or deteriorated homes. The homes are repaired/rehabilitated and sold to low and moderate-income families at subsidized rates. The City will continue its commitment to provide affordable home ownership opportunities through the HARP and other programs.

GOAL 3.0: Provide increased opportunities for home ownership.

- Policy 3.1:** Combine housing rehabilitation with home ownership assistance as a tool to stabilize neighborhoods.
- Policy 3.2:** Assist in the development of housing affordable for ownership to moderate, and where feasible, low-income residents.
- Policy 3.3:** Support favorable home purchase options for low- and moderate-income households, such as interest rate write-downs, down payment assistance, mortgage credits, and mortgage revenue bond financing.

4. Environmental Compatibility

As a highly urbanized environment, varying land uses in Santa Fe Springs are developed in close proximity of one another. Particularly in light of the City's pervasive industrial character, an ongoing concern of the City is to ensure that residential growth is compatible with the existing environmental setting.

GOAL 4.0: Ensure that new housing is sensitive to the existing natural and built environment.

- Policy 4.1:** Ensure that in-fill development is compatible in character and design with existing residential neighborhoods.

- Policy 4.2:** Protect residential neighborhoods from excessive noise, through traffic, and incompatible land uses.
- Policy 4.3:** Accommodate new residential development which is coordinated with the provision of infrastructure and public services, and ensure that facilities and services are provided at a level which contributes to the maintenance of neighborhood quality.
- Policy 4.4:** Critically analyze the location of any proposed new housing in order to determine the ability of the surrounding area to provide a good living environment with compatible surrounding land uses and meet circulation and service system requirements.

B. EVALUATION OF ACCOMPLISHMENTS UNDER ADOPTED HOUSING ELEMENT

As part of any housing element update, jurisdictions must evaluate the accomplishments made under their adopted housing elements. Wherever possible, these results should be quantified, but may be qualitative where necessary. The purpose of this analysis is to critically evaluate the success of the current programs to aid the jurisdiction in developing an effective five-year program strategy for the updated element.

The following section reviews the accomplishments under Santa Fe Springs' prior (1991) Housing Element, and evaluates the continued appropriateness of programs for the 2000-2005 Housing Element.

1. Preservation of the Affordable Housing Stock

The existing Santa Fe Springs Housing Element placed a large emphasis on the preservation of the affordable housing stock. The City addressed this goal through four programs: Property Maintenance, Residential Rental Inspection, Home Improvement Rebates, and Section 8 Rental Assistance.

Property Maintenance: The goal of this program was to bring 500-750 properties into compliance with the property maintenance ordinance established by the City in 1979. The City has exceeded the expectations of this program set forth in the 1991 Housing Element.

Residential Rental Inspection: The purpose of this program is to ensure that rental units are continually in compliance with building codes and state and local codes dealing with zoning, health, and safety, as well as property maintenance. Rental units are inspected on a regular basis, and those units not in compliance are urged to participate in the other programs that aid owners in bringing units up to code, such as the Countywide HOME Rental Rehabilitation Loan program.

Home Improvement Rebate Program: This program offers cash rebates of 20 - 50 percent of the cost of eligible home improvements, up to a maximum of \$6,000 spent by the resident. The program uses a sliding scale so that a larger percentage rebate is given to lower income owners. Applicants can apply for rebates every 12 months, and all improvements must be done by a state and City licensed contractor. The homeowner may complete the improvement and receive a rebate on the cost of materials only.

The stated goal of the 1991 Housing Element was to provide 900 rebates over the five-year period. The City has by far exceeded this goal, providing an average of 500 rebates per year, translating into 2,500 over the five-year period. Unlike the rehabilitation loan programs described above, the rebate program has received wide acceptance in Santa Fe Springs and represents an integral program in the City's rehabilitation strategy.

Section 8 Rental Assistance: This program provides rental assistance to very low-income families and Senior Citizens. There are currently (1999) 94 Section 8 subsidized tenants in Santa Fe Springs (tenant-based Section 8), including both those subsidized through the City and County Housing Authorities.

In addition to these four housing element programs, the City has actively been working with the owners of Placita Park Apartments to maintain project affordability. The low-income use restrictions on this 68 unit HUD 236 project expired in 1997, allowing the project to convert to market rate. The City's Community Development Commission has entered into an agreement with the project owners to provide locally funded rent subsidies on 66 of the project units to maintain affordability.

In summary, the above housing programs are essential to continued maintenance of the City's affordable and subsidized housing stock, and remain relevant to the updated housing element. The City has been successful in achieving its goals for housing preservation.

2. Rehabilitation of Substandard Units

The City's existing Housing Element identifies a need for housing rehabilitation assistance, as supported by the results of a housing conditions survey. To address these needs, the City's 1991 Housing Element identified several programs: Rehabilitation Loans, Deferred Rehabilitation Loans, Home Improvement Rebate Program, Home Repair Program, and the Housing Acquisition and Rehabilitation Program (HARP).

Low-Interest Rehabilitation Loans: This program offered low interest rehabilitation loans of up to \$15,000 to low and moderate-income home owners. The City's five-year goal was to assist 20 households under this program, depending on resident interest. However, despite the City's aggressive marketing of this loan program, due to insufficient community interest, the program was placed in abeyance in 1991 pending renewed community interest.

Deferred Rehabilitation Loans: This program also offered rehabilitation loans, but to very low-income owners. The loan was deferred until the property was sold or passed on by inheritance. The City's five-year goal was to provide 5 loans. However, this program was also cancelled in 1991 due to insufficient resident participation.

Home Repair Program: This program offers free home repair services to very low and low-income homeowners. This includes repair of plumbing and electrical fixtures, wiring, windows, and screens. In addition, interior and exterior patching and painting, as well as minor carpentry work, is provided to low-income owners.

The five-year objective of the existing Housing Element was to provide repairs on an as-needed basis, with a goal of assisting 150 home owners. The City has also exceeded its stated goal for this program, providing repairs for an average of 40 low-income home owners per year, translating to approximately 200 home owners assisted over the five-year period.

Housing Acquisition and Rehabilitation Program (HARP): Under this program, the City locates and purchases vacant land and substandard housing units for development or rehabilitation, and sells the units to low and moderate-income households at an affordable housing cost. Despite relatively high acquisition costs under the HARP program, the City has remained committed to the program's success as a tool to both upgrade the housing stock and increase home ownership. Over 40 homes have been rehabilitated and resold since the program's inception in 1984.

Lakeland Villa Mobile Home Park Rehabilitation: In addition to the ongoing rehabilitation programs described above, the City has undertaken extensive rehabilitation improvements on the Lakeland Villa Mobile Home Park. Rehabilitation assistance was provided as a 50 percent loan and 50 percent grant to the property owner, with units required to maintain affordability for a 10-year period. The Santa Fe Springs Community Development Commission (CDC) provided over \$1,000,000 in assistance to complete rehabilitation of 99 units in the park, including 79 very low-income, 19 low-income and one moderate-income unit.

In summary, the City's two home improvement programs have proven an effective incentive to homeowners in upgrading their homes, whereas community interest in rehabilitation loan programs has been negligible and hence these loan programs have been placed in abeyance. The City's HARP program rounds out the City's rehabilitation program strategy, addressing the more severely dilapidated housing stock, and effectively tying in unit upgrading with affordable home ownership.

3. Construction of Affordable Housing

An important goal for Santa Fe Springs in the existing Housing Element was providing affordable housing to low and moderate-income households through new construction. In order to achieve this goal, the City outlined two programs: the Provision of Adequate Sites and Incentives, and the Demolition and New Construction Program. These two programs were also designed to aid the City in addressing its Regional Housing Needs (RHNA) allocation of 304 units, including 102 lower income units, during the 1989-1994 planning period.

Due in large part to the sluggish economy of the 1990s, combined with Santa Fe Springs' industrial character, residential development in the City has been extremely limited. What residential growth the City did experience involved regulatory and/or financial incentives offered by the City, including the following developments:

- 53 town homes (behind the Promenade Shopping Center)
 - 35 units of transitional housing operated by Salvation Army
 - 19 affordable single-family homes (replacement for Florence Fountain Apartments)
 - 25 affordable apartment units under construction by AbilityFirst
 - 17 new homes developed as part of the HARP program (1989-1999)
 - 87 unit Sunshine Terrace housing project constructed in conjunction with the County
- 236 total units constructed

Though the Department of Finance statistics show a net loss of 152 units between 1990 and 1999¹, the City has worked hard to provide affordable housing to its community. The City maintains an informal policy of replacing all demolished units with a new affordably-priced unit on a one-to-one basis, showing a commitment to helping low and moderate-income households achieve home ownership.

¹The City disputes this number based on what is believed to be the double counting of the demolition of an 81-unit apartment complex from 1994-1996. The City believes the actual number of housing units in 1999 should be 4,746, representing a 71 unit rather than a 152-unit loss since 1990.

On some occasions, such as the demolition of the Florence Fountain Apartments, the City elects not to replace the units on a one-to-one basis, on the premise that affordable single-family homes are of greater benefit to the community. In this specific case, the deteriorating apartment complex was demolished and replaced with 19 affordably-priced single-family homes. All other home demolitions were replaced with new, affordable homes. So while the City did not meet its RHNA allocation from 1989-1994, it has done a great deal to meet the needs of low and moderate-income households.

During the time frame of the updated Housing Element, it is appropriate to continue to state housing production goals, objectives, and policies. Previous goals will be reassessed based on a current land inventory and site suitability analysis.

4. Equal Housing Opportunity

A final important goal of the existing Housing Element was maintaining the opportunity of all City residents to acquire housing. Through the Fair Housing Program, along with the City's Neighborhood Center for Social Services, the City ensures that access to housing is not restricted based on any form of discrimination.

The City continues to offer programs for housing referrals and free legal counseling on housing matters including tenant-landlord disputes. The City's Neighborhood Center offers programs for special needs populations within the City, including referrals to emergency shelters, food and pantry vouchers, and transportation services for low-income seniors.

These programs remain relevant to the 2000-2005 Housing Element to ensure equal housing opportunities and provide supportive services to special needs populations to allow them to remain active members of the Santa Fe Springs' community.

C. HOUSING PROGRAMS

The goals and policies of the Housing Element address the housing need for residents of Santa Fe Springs. These goals and policies are implemented through a series of housing programs offered through various City departments, as well as through the Los Angeles County Community Development Commission (CDC). The housing programs define the specific actions the City will undertake in order to achieve its stated goals for the five-year planning period. Pursuant to State housing element law, the City's housing programs must address the following issue areas:

- Conserving the existing supply of affordable housing
- Assisting in the provision of housing
- Providing adequate sites to achieve a variety and diversity of housing
- Removing governmental constraints as necessary
- Promoting equal housing opportunity

The Plan for addressing these housing issues in Santa Fe Springs is described in this section. The programs included in this discussion include existing programs, as well as the new programs that have been added in order to address unmet needs. Table 28, at the end of the section, specifies the funding source, the five-year objectives, and the agency responsible for program implementation.

HOUSING MAINTENANCE AND REHABILITATION PROGRAMS

1. Home Improvement Rebate Program

In order to maintain the quality of the existing housing stock, the City offers a home improvement rebate program. Under this program, homeowners who undertake improvements to their homes are eligible for 20 percent to 50 percent cash rebates. A sliding scale is used so that the lower the family income, the higher the rebate percentage. A rebate may be claimed on up to \$6,000 worth of eligible home improvements in any 12 month period. Since its inception in 1978, the City has provided 4,766 rebates, totaling \$3.29 million in assistance and resulting in \$10.8 million spent by homeowners on eligible home improvements.

Five-year Program Objective: Continued funding of approximately 300 rebates per year, equal to 1,500 over the five-year period.

2. Home Repair Program

The City utilizes redevelopment set-aside and Community Development Block Grant (CDBG) funds to provide free home repair services to very low and low-income homeowners. Included in these repair services are replacement of plumbing, fixtures, wiring, windows, and screens. In addition, interior and exterior patching and painting, as well as minor carpentry work is provided. Emergency repairs such as wheelchair ramps and lifts, handicap rails, and new roofs are also provided. Applicants for this program must not exceed 50 percent of the area Median Family Income.

The City is also under contract to the County to provide a handyworker program within the City's Sphere of Influence resulting in assistance to approximately 30 homes on an annual basis.

Five-year Program Objective: Continue to provide free home repair services to eligible households on as-needed basis. Based on previous performance, approximately 40 homes can be anticipated to be repaired per year, translating to 200 homes over the five-year period.

3. Countywide HOME Rental Rehabilitation Loan Program

As a participating city in the Urban County program, Santa Fe Springs is eligible to participate in the County's Rental Rehabilitation Loan Program. This program provides financial assistance to rental property owners for the rehabilitation of multi-family units that are made available to tenants at or below 80 percent MFI. It allows the rental owners to rehabilitate affordable rental housing for low-income families by providing financial support through the utilization of public/private funding sources to maintain existing rental properties.

Five-year Program Objective: Advertise program availability through the City's newsletter, and through direct contact with rental property owners.

4. Property Maintenance Program

The Santa Fe Springs City Council implements a Property Maintenance Ordinance which establishes minimum standards for exterior property maintenance. The Ordinance applies equally in all areas of the City, including residential, commercial, and industrial areas. Property owners whose properties are not in compliance with the Ordinance are notified in writing by the Property Maintenance Inspector. The owner is then given a reasonable amount of time to bring the property into compliance. In the event of non-compliance, the City follows up with at least two additional letters requesting compliance. Code violators are also provided with information regarding the City's rehabilitation programs to assist the property owner in completing repairs to the property.

Five-year Program Objective: The City will provide for continued monitoring and sensitive enforcement of the Property Maintenance Ordinance. The City will also take an active role in providing information to code violators regarding the rehabilitation programs offered by the City.

5. Residential Rental Inspection Program

The City implemented this program in 1990 in order to ensure a high level of maintenance among the rental units in the City. Under this program, the City is required to inspect the rental property on an annual basis as well as prior to re-occupancy when a change in tenants occurs.

Five-year Program Objective: Continue the annual inspection of rental units and assure that all units remain in compliance with the Uniform Building Code and other state and local codes relating to zoning, health, safety, and property maintenance. The precise number of rental units inspected is highly dependant upon tenant turnover rates, as well as any changes in the number of rental units comprising the City's housing stock.

HOME OWNERSHIP ASSISTANCE PROGRAMS

6. Housing Acquisition and Rehabilitation Program (HARP)

The HARP program is designed to both upgrade the housing stock and increase homeownership among the City's low and moderate-income households. Under this program, the City purchases vacant land and substandard homes for sale or in foreclosure for development or rehabilitation, and sells the home to a low or moderate-income resident of the City. Where the existing home is not suitable for rehabilitation and requires replacement, a new home is constructed (refer to Program 6a). A home which has been rehabilitated and occupied under this program may not be placed on the market for a minimum of ten years. In the event that one of these homes is for sale, the City has the first option for purchase.

Eligible recipients must have been renters in Santa Fe Springs for at least six months, and must be low to moderate-income (up to 120% County median income).

Five-year Program Objective: Continued purchase, rehabilitation, and sale of two to four homes per year, or approximately 20 units over the five-year period.

6a. Home Demolition and New Construction Program

The Home Demolition and New Construction program works in concert with HARP. When a unit purchased by the City is beyond rehabilitation, or when the cost of rehabilitation is unreasonably high, the unit will be demolished and replaced with a new unit. This program is also restricted to low and moderate-income residents of the City. Eligible residents also must have been renters in the City for at least three years.

Five-year Program Objective: Since the housing stock is generally in good condition, it is difficult to quantify a five-year objective. Units purchased by the City will be evaluated under this program on a case-by-case basis, factoring in both the overall condition of the house as well as the costs of rehabilitation.

7. Mortgage Credit Certificate (MCC)

As a means of further leveraging home ownership assistance, the City participates with Los Angeles County in implementation of a Mortgage Credit Certificate program. An MCC is a certificate awarded by the County Community Development Commission (CDC) authorizing the holder to take a federal income tax credit. A qualified applicant who is awarded an MCC may take an annual credit against federal income taxes of up to 20 percent of the annual interest paid on the applicant's mortgage. This allows more available income to qualify for a mortgage loan and to make the monthly mortgage payments. The value of the MCC must be taken into consideration by the mortgage lender in underwriting the loan and may be used to adjust the borrower's federal income tax withholding.

Five-year Program Objective: Through the County, continue to provide MCCs to qualified first-time home buyers. Advertise program availability through the City's newsletter and through direct contact with local realtors.

8. Countywide Affordable Home Ownership Program

The County offers a first-time home buyer program for low-income households (at or below 80% MFI), including qualified Santa Fe Springs' residents. The program provides loans secured by a second deed of trust which home buyers may use for their down payment and closing costs. Where appropriate, this program can be used in conjunction with new construction of ownership housing, as well as the Mortgage Credit Certificate Program.

Five-year Program Objective: Direct eligible first-time home buyers to the County's home ownership assistance program. Advertise program availability through the City's newsletter, and through direct contact with local realtors.

9. Lease-to-Own Program

This program promotes affordable home ownership opportunities for low and moderate-income households earning up to 140 percent of the MFI. This program is currently utilized in more than 20 cities in the state and is financed through tax-exempt bond issues and private long-term mortgage financing. To initiate this program, a joint powers authority from participating governments needs to be created to issue tax-exempt bonds to buy homes for lease-purchase. The bonds are fully insured by the private sector. Eligible housing stock may be new or existing single-family homes or condominiums, and must be owner-occupied.

Under this lease-purchase program, the lease-purchasers must contribute the first month's rent plus an initial fee equal to 1 percent of a home's purchase price. The joint powers authority will put 3 percent down on each home. The lease-purchasers will then make monthly payments roughly equivalent to mortgage payments. After three years of leasing the property, the lease-purchasers can purchase the homes by assuming the mortgages. The joint powers authority will also pay closing costs which will be discounted by the lenders and escrow companies participating in the program.

Five-year Program Objectives: Evaluate participation in the lease-purchase program to further promote home ownership in the community.

HOUSING DEVELOPMENT PROGRAMS/PROVISION OF SITES

10. Affordable Housing Development

For-profit and non-profit developers play an important role in providing affordable housing in Santa Fe Springs. The City has granted subsidies in the form of land write-downs, regulatory incentives, and direct financial assistance to developers in order to provide housing for low and moderate-income households. In recent years, the City has completed several affordable housing projects including the 19 unit Lake Center Park Lane single-family home development for low and moderate-income homeowners. Through use of the Planned Development (PD) Overlay which eliminates any upper density limit, provides flexible development standards, and provides for residential use in traditionally non-residential areas, the City has in place an effective regulatory mechanism to facilitate affordable housing development.

Five-year Program Objective: The City will continue to provide financial and regulatory incentives to developers in order to increase the supply of affordable housing in Santa Fe Springs. In addition, the City will continue to focus assistance on the needs of very low-income and special needs populations within the City.

11. Provision of Adequate Sites and Incentives for Housing Development

As part of this Housing Element update, the City has identified 12 sites for near term residential development (see Table 25). Ten of these sites are targeted for direct assistance by the City.

In order to encourage the development of housing on these sites, the City will offer various incentives to developers, which may include the following:

- Land assembly or write down
- Subsidized on and off site improvements
- Subsidy of City development fees
- Flexibility in development standards, such as setback requirements, height restrictions, and parking.
- Direct financial assistance through City and County CDC programs.

In order to provide greater affordability in new housing development, the City will also encourage the development of higher density developments (minimum 25 units per acre) where the site configuration permits. The City will also encourage that a mix of housing types be developed to address special needs groups in Santa Fe Springs, and particularly housing for seniors, disabled, and large families.

Five-year Program Objective: Given the importance of sufficient sites to address the community's housing development needs, the City's five-year objectives include the following:

- Rezone potential development sites as needed to accommodate residential uses
- Provide incentives to developers to assist in housing development
- Encourage mixed use developments, including a mix of dwelling types, and sizes, as well as a mix of residential and commercial uses
- The most significant development opportunity is on two adjacent parcels on Fulton Wells Avenue totaling nearly five acres. The City has purchased the first parcel and is pursuing the purchase of the second parcel for development of approximately 120 affordable senior housing units.

12. Countywide Affordable Home Ownership Development Program

This program provides funding in the form of direct subsidies to develop single-family home ownership units that are affordable to lower income (at or below 80% MFI) households. The subsidies are then converted to liens on the individual units. The program is available in all unincorporated areas and in participating cities of the Urban County Program. The County requires that marketing plans addressing outreach and educational efforts targeting households earning at or less than 80 percent of the median income be incorporated into the agreement establishing the terms for the development.

County funding for the Affordable Homeownership Development Program include HOME funds for both short-term and long-term gap financing, for both construction loans and permanent loans. HOME funds are also used in support of housing developments undertaken or proposed by Community Housing Development Organizations (CHDOs), and by other non-profit housing developers. CDBG funds are used for site acquisition, site improvements, infrastructure, and neighborhood improvements in concert with County-sponsored housing developments. Also, as Santa Fe Springs is within a 15-mile radius of the City of Industry, Industry Redevelopment Set-Aside is another major funding source available through the County for implementation of the Affordable Homeownership Development Program within the City.

Five-year Program Objective: Advertise program availability through the City's newsletter, and through direct contact with the local development community.

13. Countywide Affordable Rental Housing Development Program

This program provides financial and technical assistance to acquire sites and develop affordable rental housing in unincorporated areas and in cities participating in the Urban County Program on a Countywide basis using HOME and CDBG funds.

Financial assistance is provided in the form of gap financing for both short-term and long-term financing. Housing development projects are required to have a minimum of 20 percent of units set aside for low-income households earning below 50 percent of the median family income; however, the County's policy is to provide the maximum number of affordable units suited to the development and the area. The County's housing development policy requires that conventional construction and/or permanent financing be incorporated into a project whenever possible. In addition, applications for Federal Low-Income Housing Tax Credits must be applied for wherever possible. Industry Redevelopment Set-Aside is another major funding source available through the County Community Development Commission for implementation of the Affordable Rental Housing Development Program within the City (described under the resources chapter of the Element).

Five-year Program Objective: Advertise program availability through the City's newsletter, and through direct contact with the local development community.

CONSERVATION OF AFFORDABLE HOUSING

14. Section 8 Rental Assistance Program

The purpose of this program is to assist very low-income households in paying their monthly rents. Under this program, the tenant will contribute 30 percent of their monthly income toward rent, while the Section 8 certificate or voucher will pay for the remainder of the monthly rental costs. Rental assistance not only addresses housing affordability, but also overcrowding by allowing families that may be doubling up to afford their own housing. The Los Angeles County Housing Authority coordinates Section 8 rental assistance on behalf of Santa Fe Springs, with 94 households currently (1999) participating in the program.

Five-year Program Objective: Continued rental assistance to 94 households within the City, with additional assistance provided as funding becomes available.

15. Preservation of Assisted Rental Housing

In 1997, the Placita Park Apartment complex pre-paid its HUD mortgage and converted to a market rate complex. In order to preserve some affordable units in the complex, the City has an arrangement with the owners whereby the City provides assistance to 66 households, most of them elderly. Maintaining these units as affordable very low-income households is an important goal for the City. The City is currently in discussion with the County Housing Authority regarding the City's CDC providing similar rent subsidy assistance to other apartments in the City.

As previously discussed, three projects within the City have Section 8 contracts eligible to expire prior to 2010: Pioneer Gardens, Villa Verde, and Silvercrest Residences. The City will take the following actions to preserve the 228 very low-income units in these projects:

Monitor the Status of Section 8 Legislation: The project-based Section 8 program is undergoing constant and substantial changes which make planning for the preservation of at-risk units a difficult task. City staff will monitor the legislative changes concerning the Section 8 program in order to be strategically prepared for the potential conversion of at-risk projects.

Monitor At-Risk Units: The City will monitor the at-risk projects through maintaining contact with the property owners regarding their long-term plan for the projects.

Work with Potential Purchasers: The City will establish contact with public and non-profit agencies interested in purchasing and/or managing units at risk. Where feasible, the City will provide financial and technical assistance to these organizations. The City's Community Development Commission may also serve as a resource for purchase of at-risk projects.

Conduct Tenant Education: The California Legislature passed AB 1701 in 1998, requiring property owners to give a nine-month notice of their intent to opt out of low-income use restrictions. The City will work with tenants of at-risk units and provide them with education regarding tenant rights and conversion procedures. The City will also provide tenants in at-risk projects information regarding Section 8 rent subsidies through the Los Angeles County Housing Authority, and other affordable housing opportunities in the City.

Five-year Program Objective: Maintain rental assistance for the 66 households in the Placita Park Apartments. In conjunction with the County Housing Authority, identify other projects that may need rental assistance in the future, and seek agreements with the owners of those properties.

EQUAL HOUSING OPPORTUNITIES

16. Fair Housing Program

A variety of housing-related services are offered through the City of Santa Fe Springs Neighborhood Center for Social Services. Legal counseling on housing matters is provided, including review of leases, fair housing matters, and landlord-tenant disputes. The population served generally tends to be low-income renters. The Neighborhood Center receives an average of 900 inquiries annually regarding fair housing and tenant-landlord matters. Where necessary, fair housing cases are referred to the Long Beach Fair Housing Foundation.

Five-year Program Objective: Promote the fair housing program through advertisements in the City newsletter (mailed to every household in Santa Fe Springs), as well as through program brochures placed at various locations throughout the City.

17. Social Service Programs for Special Needs Groups

In addition to fair housing services, the Neighborhood Center offers several social service programs for special needs groups. These programs include the following:

- **Nutrition Program:** The Neighborhood Center serves as a County nutrition site where hot lunches are provided to over 350 seniors monthly. The City is in the process of funding a senior citizen nutrition program of its own to serve an additional 50 low-income seniors.
- **Adult Day Care:** Trained volunteers visit homebound seniors, as well as provide transportation to and from the senior center where a variety of activities are available.
- **Transportation Services:** An average of 175 low-income seniors are provided with transportation services by the City on a monthly basis.
- **Food pantry and food vouchers for low-income households.**
- **Children Services Program:** Morning and afternoon day care is subsidized based on a sliding income scale. Preschool is also provided at a rate of \$65 per week. Also, an on-site dental program is provided for children up to 18 years of age.
- **Employment Services:** Information and referral, as well as job training.
- **Housing Referral:** The Neighborhood Center Program Coordinator maintains contact with the managers of the assisted housing developments in Santa Fe Springs and assists households in housing placement. If necessary, applicants are referred to the County Housing Authority for placement on the Section 8 waiting list for rental assistance.

- Five-year Program Objectives:** Maintain a proactive social service program and augment with additional programs, including a second senior citizen center, as deemed appropriate by the Social Services and Senior Citizen Advisory Committees.

Table 28
Five-year Housing Programs

Housing Program	Program Goal	Five-year Objective	Funding Source(s)	Responsible Agency
Housing Maintenance and Rehabilitation				
1. Home Improvement Rebate Program	Provide rebates to homeowners for rehabilitation expenses	Approximately 1,500 rebates	Redevelopment Set-Aside Funds	City of Santa Fe Springs Planning Department
2. Home Repair Program	Provide free home repair services to very low and low-income homeowners	Home repair to approximately 200 households	CDBG; Redevelopment Set-Aside Funds.	City of Santa Fe Springs Planning Department; County CDC
3. Countywide HOME Rental Rehabilitation Loan Program	Provide financial assistance to property owners for rehabilitation or rental units	Advertise availability, through City newsletter, contact of property owners	HUD HOME Funds	Los Angeles County CDC; City of Santa Fe Springs Planning Department
4. Property Maintenance Program	Assure that properties remain in compliance with the City's Property Maintenance Ordinance	Continue to bring properties into compliance; provide information on City programs to assist in achieving compliance	Redevelopment Funds, CDBG	City of Santa Fe Springs Planning Department
5. Residential Rental Inspection	Assure that rental units within the City remain in good condition.	Continue the annual inspection of rental units. Bring substandard units into compliance	Property Owner Fees	City of Santa Fe Springs Planning Department

Table 28
Five-year Housing Programs

Housing Program	Program Goal	Five-year Objective	Funding Source(s)	Responsible Agency
Home Ownership Assistance Programs				
6. Housing Acquisition and Rehabilitation Program (HARP)	Provide quality affordable housing to low and moderate-income households through the purchase, rehabilitation, and sale of previously substandard homes	20 homes rehabilitated and sold over the five-year period.	Redevelopment Set-Aside Funds	City of Santa Fe Springs Planning Department
6a. Home Demolition and New Construction Program	Provide quality affordable homes through the demolition and rebuilding of previously substandard homes	Use this program on a case-by-case basis as the need arises	Redevelopment Set-Aside Funds	City of Santa Fe Springs Planning Department
7. Mortgage Credit Certificate	Leverage homeowner assistance by providing tax credits to loan applicants	Continue provision of certificates as available through County; advertise program availability	Federal Tax Credit	Los Angeles County CDC, City of Santa Fe Springs Planning Department
8. Countywide Affordable Home Ownership Program	Provide loans to low-income households for down payments and closing costs	Direct eligible first-time home buyers to the program; advertise availability	Los Angeles County CDC	Los Angeles County CDC, City of Santa Fe Springs Planning Department

Table 28
Five-year Housing Programs

Housing Program	Program Goal	Five-year Objective	Funding Source(s)	Responsible Agency
9. Lease-to-Own Program	Increase home ownership among low and moderate-income households by offering a lease-purchase program.	Evaluate participation in program to further home ownership	Tax-exempt bonds	Joint Powers Authority of participating governments, City of Santa Fe Springs Planning Department
Housing Development Programs/ Provision of Sites				
10. Affordable Housing Development	Facilitate affordable housing development by for-profit and non-profit housing developers	Provide financial and regulatory incentives and focus a portion of assistance towards very low-income and special needs populations	Redevelopment Set-Aside Funds; City of Industry Housing Funds	City of Santa Fe Springs Planning Department, Santa Fe Springs Community Development Commission
11. Provision of adequate sites/incentives	Provide sites and incentives to developers in order to facilitate housing development	Rezone identified sites as necessary. Provide for 120 affordable units on Fulton Wells sites	City General Fund; Redevelopment Set-Aside Funds	City of Santa Fe Springs Planning Department; Santa Fe Springs Community Development Commission
12. Countywide Affordable Home Ownership Development Program	Provide direct subsidies for the development of single-family units for lower income households	Advertise the program availability; encourage participation among developers	HOME Funds; CDBG Funds; City of Industry Housing Funds	Los Angeles County CDC, City of Santa Fe Springs Planning Department

Table 28
Five-year Housing Programs

Housing Program	Program Goal	Five-year Objective	Funding Source(s)	Responsible Agency
13. Countywide Affordable Rental Housing Development Program	Provide financial and technical assistance to acquire sites and develop affordable rental housing	Advertise the program availability; encourage participation among developers	HOME Funds; CDBG Funds; City of Industry Housing Funds	Los Angeles County CDC, City of Santa Fe Springs Planning Department
Conservation of Affordable Housing				
14. Section 8 Rental Assistance Program	Assist low-income households with monthly rental costs	Continue assistance to 94 households within the City.	HUD Section 8	Los Angeles County Housing Authority
15. Preservation of Assisted Rental Housing	Preserve affordable rental housing, including 228 at-risk units through: - Monitoring Section 8 program - Contacting property owners - Working with potential purchasers - Conducting tenant education	Continue to provide rental assistance to 66 households at the Placita Park complex. Identify projects that may need rental assistance in the future. Maintain affordability in three at-risk projects	Redevelopment Set-Aside Funds	City of Santa Fe Springs Planning Department; Santa Fe Springs CDC
Equal Housing Opportunities				
16. Fair Housing Program	Assure equal access to housing; provide legal services to residents	Promote fair housing through City newsletter, program brochures	City Facility, Volunteer Lawyers	City of Santa Fe Springs, Neighborhood Center for Social Services

**Table 28
Five-year Housing Programs**

Housing Program	Program Goal	Five-year Objective	Funding Source(s)	Responsible Agency
17. Social Service Programs	Provide various programs to assist special needs groups	Maintain a proactive program, adding additional programs as needed	City General Fund; FEMA; County Nutrition Program; Non-Profit fund raising	City of Santa Fe Springs Neighborhood Center for Social Services.

2000-2005 Program Actions Summary

Housing Construction: RHNA: 94 Units (26 very low-income, 18 low-income, 20 moderate-income, 30 upper-income)

Housing Rehabilitation: 1,720 units (1,500 home rehabilitation rebates, 200 home repair loans, 20 HARP units rehabilitated and sold)

Housing Conservation: 388 units (94 Section 8 vouchers, 228 HUD-assisted rental units, 66 CDC-assisted rental units)

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